

City of Murfreesboro Strategic Plan – 2010-15



... creating a better quality of life



July 1, 2010 – June 30, 2015

Submitted to
U.S Department of Housing and Urban Development
Knoxville Field Office
Community Planning and Development

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Five-Year Strategic Plan 2010-2015 Murfreesboro, Tennessee

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Five-Year Strategic Plan 2010-2015 Murfreesboro, Tennessee

GENERAL

Executive Summary

As a Community Development Block Grant entitlement city, Murfreesboro is required every five years to develop a strategic plan which must be approved by the U.S. Department of Housing and Urban Development. This strategic plan is for the five-year period beginning July 1, 2010, and ending June 30, 2015.

The plan is a collaborative effort through which the City establishes a unified vision for community development activities. More than 50 organizations and agencies, from both the private and public sector, assisted in the preparation of this plan. More than 100 individuals participated in the process by completing surveys, attending public hearings or offering comments.

Murfreesboro's City Council has identified three building blocks to guide the City in fulfilling its mission:

- A focus on safe and livable neighborhoods
- Maintaining strong and sustainable financial and economic health
- The delivery of excellent services with a focus on customer service and efficiency

These building blocks are completely compatible with CDBG's statutory program goals dealing with decent housing, suitable living environment and expanded economic opportunities. The purpose of this plan is to articulate the City's strategy for converting a unified vision into action.

The City's policy throughout its history as a Community Development Block Grant entitlement – since 1984 – is to make assistance using CDBG funds available throughout the City of Murfreesboro. There are income-eligible residents living in every census tract in the city who need the services provided either directly or indirectly from CDBG and other programs administered by the by the Community Development Department.

The City is not an entitlement for HOME, Emergency Shelter Grant (ESG), HOPWA, Homeless Prevention and Rapid Rehousing (HPRP), or the Neighborhood Stabilization Program (NSP1). The City does receive funding for ESG, HPRP and NSP1 from the Tennessee Housing Development Agency. THDA also administers the state HOME program and makes awards through a competitive process. Although Murfreesboro has been a subrecipient for six HOME contracts in the past two decades, its last two applications have not been successful while one for FY2010 is pending.

HOUSING

For almost two decades, Rutherford County has been among the fastest growing counties in the United States and Murfreesboro one of the fastest growing cities, if not in the nation, certainly in Tennessee. That growth fueled unprecedented demand for housing, and while the population was growing by 30 percent or more, housing starts were keeping pace. The housing problems which have beset the rest of the nation have caught up with Murfreesboro.

Almost from the beginning of its involvement with CDBG as an entitlement (1984), Murfreesboro has chosen to give priority to owner-occupied housing rehabilitation and assistance to first-time home buyers. Public input consistently supports the City's continued decision to make these two programs the standard-bearers for the Community Development program and the City proposes to continue both as the centerpieces of its CDBG-funded housing programs.

Public housing in Murfreesboro is the responsibility of the **Murfreesboro Housing Authority**. MHA submitted its Annual PHA plan and its Five-Year Plan to HUD in January 2009. MHA currently operates four public housing communities comprised of 350 residential units. The average age of the properties is 55 years with all having been built in the 1950's and 60's, and while the overall condition of its communities is good, the authority has begun an extensive program of renovation and improvements which will touch all four of its housing communities.

The City will rely on the Murfreesboro Housing Authority and the private sector to meet the needs the local rental market. The City will support Low Income Housing Tax Credit (LIHTC) applications for projects which further its housing goals and objectives.

HOMELESS

The City's homeless strategy begins with the Mayor's Homeless Task Force, a coalition of over 40 agencies and organizations which meets monthly. The Murfreesboro/Rutherford County Continuum of Care is an outgrowth of the task force and the two act in tandem.

The Continuum conducts an annual point in time count. The most recent data, collected in January 2010, is reported on the Homeless Needs Table in the appendix of this plan.

There are three emergency shelters in the City – operated by Room in the Inn, the Salvation Army and the Domestic Violence Program – which together offer 104 beds. These beds are supplemented when needed – and when funds are available – by beds in local motels. The City will continue to encourage nonprofit agencies to serve the chronically homeless with permanent housing, particularly single-room-occupancy units, and support applications for funding. This strategy proved successful in 2008 when The Journey Home was awarded a contract to provide one unit for chronic homeless leasing.

COMMUNITY DEVELOPMENT

The City expects to continue funding the Micro-Enterprise Technical Assistance partnership with MTSU's Small Business Development Center and a Micro-Enterprise Loan Fund. The long-term goal of the loan program is to help borrowers establish credit histories which will make them more attractive to commercial lenders.

CDBG regulations allow grantees to allocate up to 15% of the current grant and program income to subrecipients to conduct public service projects. The City invites proposals from qualified government and non-profit agencies and organizations each year. The awards process is very competitive. The City looks for projects which will (1) benefit low and moderate income people; (2) fit with the City's goals and priorities as set forth in this plan; and (3) prove their usefulness to the point other sources of funding will recognize the benefits and take over funding responsibilities.

The City believes that education and employment are key factors when trying to break the cycle of poverty. To that end, the City is committed to funding programs over the next five years which will promote literacy, financial literacy and self-sufficiency. Partners in these efforts include the Murfreesboro City Schools, Murfreesboro Housing Authority and nonprofit agencies which will conduct programs as subrecipients.

NON-HOMELESS SPECIAL NEEDS

Housing needs and supportive services for the non-homeless as defined in 91.220(c) and (e) are addressed by the Murfreesboro Housing Authority and other state and local agencies tasked with preparing the area Continuum of Care application.

Many of the agencies which provide support services for the populations with special needs are members of the Mayor's Homeless Task Force. The Rutherford County Council on Aging has a large, active membership representing both the public and private sectors. The City participates in the RCCOA through the St. Clair Street Senior Center. These agencies actively pursue federal, state and private sector grant funding. Specific needs are detailed in their grant requests.

FAIR HOUSING

In conjunction with the preparation of this plan, the City commissioned an analysis of impediments to fair housing choice. That report has been completed and is available for review on the City Web site. The consultant found the City to be affirmatively furthering fair housing and commented that the City has attained a level of racial diversity that most cities its size can only envy. The consultant did provide recommendations for both the public and private sectors. The City expects to address the recommendations pertaining directly to the City immediately.

Strategic Plan

This strategic plan is for the five-year period beginning July 1, 2010, and ending June 30, 2015.

The mission of the City of Murfreesboro is to create a better quality of life for its residents. The mission of the Murfreesboro Community Development Department is to create a better quality of life for the city's low- and moderate-income residents.

In order to create a better quality of life, the Murfreesboro City Council and City staff have developed the following building blocks:

- A focus on safe and livable neighborhoods
- Maintaining strong and sustainable financial and economic health
- The delivery of excellent services with a focus on customer service and efficiency

These building blocks are completely compatible with CDBG's statutory program goals dealing with decent housing, suitable living environment and expanded economic opportunities. The purpose of this plan is to articulate the City's strategy for converting a unified vision into action.

Based on these building blocks, the City Council and staff have identified 21 short-term initiatives and goals. Three of the initiatives and goals directly apply to the work of the Community Development Department:

- Affordable housing and neighborhood stabilization programs to lessen impact of economic downturn
- Expansion of the City website as a communication tool
- Begin review of processes to streamline customer service

Applied more broadly, the three building blocks speak to both short-term and long-term goals and objectives identified in this Consolidated Plan and will guide the City as it implements the plan over the next five years.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

Murfreesboro, the county seat and principal city of Rutherford County, is located in the geographic center of Tennessee approximately 30 miles from downtown Nashville. The proximity of the city and Rutherford County to Nashville is just one of



many factors which have led to extraordinary growth in the last two decades. More than 25,000 residents choose to work in Davidson County and live in Rutherford County. With more than 25,000 students attending classes on its campus in Murfreesboro, Middle Tennessee State University has more undergraduates than any university in Tennessee. The university is Rutherford County's third largest employer (2,208), behind only county government (5,100 which includes teachers in the county school system) and Nissan North America Inc. just north of Murfreesboro in Smyrna. State Farm Insurance employs 1,665 at its Murfreesboro regional office. Middle Tennessee Medical Center and

the Veterans Administration Tennessee Valley Healthcare System's Alvin C. York Campus attract medical practitioners from around the world. Verizon Wireless employs more than 1,100 at its Murfreesboro call center.

The 1990 U.S. Census counted 47,905 residents in Murfreesboro. By 2000, the official tally was up to 68,816, but the growth of the 1990's was mere prelude to the first decade of the 21st Century.

Population Estimates								Census
2008	2007	2006	2005	2004	2003	2002	2001	2000
101,753	98,316	93,851	88,156	82,889	79,339	76,737	73,910	68,816

Source: U.S. Census Bureau 2008 Population Estimates

One by-product of the rapid growth was heavy pressure on the supply of affordable housing available for rent and home ownership. Almost 30% of the city's occupied housing units have been constructed since 2000, 7.5% since 2005. Murfreesboro has not been immune from the economic downturn facing the entire nation. Overdevelopment has created an excess inventory of homes priced at \$350,000 and up that some experts predict could take up to four years to clear.

After more than a decade of virtually full employment, the unemployment rate for Rutherford County went above 10% in mid-2009. This means many homeowners who survived the burst of the housing bubble in 2008 because are now in danger of losing homes not because of bad loans, but because of lost jobs. For the 18-month

period in 2007-08 HUD used to develop its original Neighborhood Stabilization Program data set, a Murfreesboro census tract, Tract 409, had the second largest number of foreclosures in Tennessee. Another result of the crisis is a dynamic construction industry has virtually dried up. Loss of sales tax and other revenues connected to the housing industry is putting intense pressure on already lean City budgets.

Murfreesboro's *Analysis of Impediments to Fair Housing Choice 2010* includes a detailed analysis of the city's racial composition:

"Murfreesboro's racial composition has remained fairly constant throughout the last three decades with the percentages of Hispanics, Asian and 'some other race' increasing slightly while there has been a very small decline in the percentage of people of African ancestry."

Racial Composition of Murfreesboro: 1980–2007					
Year	White	African American	Asian	Some Other Race	Hispanic of Any Race
1980	83.9%	15.0%	0.4%	0.6%	0.1%
1990	82.3%	14.5%	2.8%	0.4%	0.8%
2000	81.0%	14.1%	2.7%	2.2%	3.5%
2007	83.1%	13.9%	1.4%	2.0%	2.6%

Source: Analysis of Impediments to Fair Housing Choice 2010

In 2000, the city had four census tracts in which the number of African American residents exceeded the overall percentage for the entire city and one for which the same was true for Asian residents.

African American

418 – 22.3%

419 – 47.0%

421 – 20.7%

Asian

421 – 6.6%

The results of the 2010 Census will be studied carefully so that its demographic data can be incorporated into planning choices in the City's action plans.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

Murfreesboro is committed to creating a better lifestyle for all its citizens. When the City allocates its CDBG dollars, this commitment is concentrated on its low- and moderate-income residents. Because these residents are found throughout the city, the City has chosen to target people rather than specific areas.

Investments through the City's Affordable Housing Assistance Program (homebuyer assistance) and Housing Rehabilitation Program are driven by market demand,

rather than geography. Nevertheless, income requirements for both programs, the availability of affordable housing stock for sale and the age of homes needing rehabilitation and neighborhood demographics tend to focus investments in the City's core census tracts: 416, 417, 418, 419, 420 and 421. Census Tract 415 and the Middle Tennessee State University campus are virtually contiguous with fewer than 25 single-family residences located just beyond the university's northeast property line. Census tracts 416 and 419 are Qualified Census Tracts.

Based on HUD's Neighborhood Stabilization Program data, Census Tract 409 was the second ranking tract in Tennessee for number of foreclosures. Pricing for many of these foreclosures and short sales to avert foreclosures has been advantageous for many income-eligible first-time homebuyers who have used the City's Affordable Housing Assistance Program or NSP assistance. This trend is expected to continue at least through 2012. The City will continue to employ NSP funds in Census tracts 409, 410, 414 and 421 until funds are exhausted or until the program times out in 2013.

Murfreesboro's investment in public service projects reflects the reality that low- and moderate-income residents live throughout the city with little regard for the artificial lines of a census tract or subdivision plat. The process for selecting our subrecipients is guided by the principle of meeting the most pressing needs of our low- and moderate-income residents while trying to make the greatest impact we can with our investments.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

The Community Development Department received more than 100 responses to various surveys distributed throughout the community. The overwhelming consensus, regardless of the survey type, is that limited funding availability is the greatest single obstacle to meeting underserved needs. Other obstacles noted included lack of public awareness of some underserved needs, reluctance of the general public to accept some programs which might address underserved needs (NIMBY issues) and over-stretched and sometimes undertrained staff at many agencies.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

The City of Murfreesboro delegates responsibility for developing the Consolidated Plan and One-Year Action Plans and administering the City's Community Development Block Grant to the Community Development Department. The Murfreesboro Housing Authority (MHA) administers public housing and Section 8 programs in Murfreesboro. MHA is the lead agency for the Murfreesboro/Rutherford County Continuum of Care. Other major public and private agencies which will be subrecipients for programs covered by the consolidated plan include:

Middle Tennessee State University
Murfreesboro City Schools

Boys & Girls Club of Murfreesboro
Exchange Club Family Center

St. Clair Street Senior Center
Read to Succeed Inc.
Domestic Violence Program Inc.
Elders First
Nurses for Newborns
Room in the Inn
Greenhouse Ministries
The Salvation Army
Rutherford County Drug Court

Primary Care and Hope Clinic
Habitat for Humanity of Rutherford County
Tennessee Fair Housing Council
Mid-Cumberland Human Resource Agency
Dominion Financial Management Inc.
Volunteer Behavioral Health Care System
The Journey Home Inc.
First Baptist Church (East Main Street)
Mid-Cumberland Community Action Agency

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

Murfreesboro's Five-Year Strategic Plan was prepared by the staff of the Community Development Department. The final document is the result of a comprehensive planning process which included both formal and informal consultations with more than 50 public- and private-sector organizations. Surveys covering a number of topics were distributed widely to encourage input from a cross-section of the community. A number of persons who identified themselves as homeless or participating in homeless programs participated in the survey process and offered valuable insights. In conjunction with the strategic planning process, the Murfreesboro City Council also commissioned an analysis of impediments to fair housing choice. The executive summary from that document is included in the Fair Housing section of this plan. Below is a far-from-comprehensive list of contributors:

City of Murfreesboro

Community Development Department
Planning & Engineering Department
Murfreesboro Police Department
Murfreesboro City Schools
Murfreesboro Water & Sewer Department
St. Clair Street Senior Center

Rutherford County

Office of the County Mayor
Property Assessor's Office
Rutherford County Health Department
Rutherford County Schools

Others

Murfreesboro Housing Authority
United Way of Rutherford County
Middle Tennessee Board of Realtors
Metro Homeless Commission
CADCOR
Tennessee Housing Development Agency
Mayor's Homeless Task Force (See **Homeless – Institutional Structure** for list)
National Community Development Association
Subrecipients listed above

Middle Tennessee State University
Rutherford County Chamber of Commerce
Woodbine Community Organization
Tennessee Fair Housing Council
R-Connect

3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

The Murfreesboro Community Development Department, which prepared this consolidated plan, works closely with the Murfreesboro Housing Authority; social

service agencies including but not limited to the subrecipients listed above; the Mayor's Homeless Task Force; CADCOR, the Community Anti-Drug Coalition of Rutherford County; the Rutherford County Coalition on Agency through its relationship with St. Clair Street Senior Center; the Emergency Food and Shelter Program Local Board; and R-Connect, a coalition of public- and private-sector organizations and agencies devoted to connecting people in need to mainstream resources. Murfreesboro is not a HOPWA entitlement but meets regularly through R-Connect with the Rutherford County liaison of Nashville Cares, an HIV/AIDS advocacy group.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

As required by 24 CFR 91.200(b), the City of Murfreesboro follows a detailed citizen participation plan. The current plan was adopted in 2005 and has served the City well. The Citizen Participation Plan is available for review on the City Web site (www.murfreesborotn.gov).

The City conducts two public hearings in support of the annual action plan, usually in March and April. Both hearings are publicized by two newspaper ads, the first ad at least 10 days before each scheduled hearing; notice posted on the City Web site; a bulletin board notice on City Channel 3, the City's government access cable channel; and press releases to local news media. The City also conducts a public hearing before submitting the annual CAPER. The newspaper ad for the second Action Plan hearing includes a summary of the Community Developments proposed budget. All hearings are scheduled for the early evening to encourage participation.

Whenever possible, public hearings are conducted at Patterson Park Community Center in Census Tract 419. The facility is fully accessible to persons using wheelchairs. Persons needing other accommodation are encouraged to call the Community Development Department so arrangements can be made.

Hard copies of the Consolidated Plan, the annual Action Plans and the annual CAPERs are available to the public for review at the main branch of the Linebaugh Library, the Myrtle Glanton Lord branch library at Patterson Park Community Center and the Community Development Department office at McFadden Community Center. Electronic versions of these documents are posted on the City Web site. The City also posts information and documents for all Community Development Department activities, including the Citizen Participation Plan, on the Web site. All records of the City are available to the public for inspection except those specifically excluded by statute.

2. Provide a summary of citizen comments or views on the plan.

The Community Development Department conducted public hearings to cover this consolidated plan, on March 9, 2010, and on April 8, 2010. The 30-day comment period began on April 9, 2010, and ended May 8, 2010. No citizen comments were offered at the March 9, 2010, public hearing.

Any comments received during the public comment period and before submission of

the Consolidated Plan will be included in the appendix.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Newspaper articles and City Web site news items were used to publicize the various surveys used to develop the priorities and identify obstacles noted in this plan. Copies were mailed and emailed to all subrecipients and other interested nonprofit agencies. The agencies were encouraged to distribute the surveys to clients, staff, board members and other interested parties. Surveys were available to the general public on the City Web site.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

As of April 9, 2010, the first day of the 30-day public comment period for the draft Consolidated Plan, no comments had been received which were not accepted. Should any be received and not accepted during the comment period, the comments and reasons will be included in the attachment section.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.

Housing Programs

Successful implementation of the City's housing programs depends on close working relationships with the private sector. The Affordable Housing Assistance Program brings together first-time home buyers with members of the real estate industry and mortgage lending industry.

The Housing Rehabilitation Program relies on its cadre of contractors, their subcontractors and their suppliers to help fulfill the City's efforts to improve the quality of its affordable housing stock.

Economic Development

The City's Micro-Enterprise Program depends on its partnership with Middle Tennessee State University's to provide small business owners technical assistance to improve their chances of building successful businesses. Representatives of the commercial lending industry will assist the City in evaluating microloan applications.

Community Development

The City will look to nonprofit agencies and organizations to implement projects will help it pursue the priorities identified in this document.

Homelessness

The City's homeless strategies cannot become reality without the cooperation and contributions of the agencies and organizations which participate in the Mayor's Homeless Task Force and the Murfreesboro/Rutherford County Continuum of Care. The City, as do all currently participating agencies, will continue to encourage all players with an interest in finding answers to homelessness to join us at the table.

Fair Housing

Although the City will take the lead in affirmatively furthering fair housing, true success in doing so requires the efforts of all for-profit and non-profit organizations involved in providing housing for the residents of Murfreesboro.

2. Assess the strengths and gaps in the delivery system.

Murfreesboro's network of service providers is extensive and functions as well as could be expected given budgetary constraints. What services not available in Murfreesboro are usually available in Nashville.

The City's 2005-2010 Consolidated Plan noted gaps in screening and counseling services for first-time home buyers. There are now at least two nonprofits in Rutherford County serving this need. That plan noted there was no organization or group willing to help low-income homeowners with emergency repairs. The City now provides that service to very-low-income homeowners through the Housing Rehabilitation Program. Several faith-based organizations in the community now provide emergency repair services for persons who don't qualify for the City program. THDA also has an emergency repair program for low-income seniors.

The biggest gap facing the City in providing affordable housing is the absence of a local Community Housing Development Organization. Without a CHDO, some forms of housing development are not available to the City using CDBG funds only. At least one local nonprofit is known to be pursuing CHDO status so perhaps the 2010-2015 will be able to report this as a gap filled.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

The Murfreesboro Housing Authority (MHA) is formed as a Public Body Corporate and Politic under Title 13 Chapter 20 of the Tennessee Code Annotated. Primary funding for the housing authority comes from the U.S. Department of Housing and Urban Renewal with a small percentage coming from other federal and state grants. The housing authority is governed by a five-member board of commissioners who are appointed to staggered five year terms by the Mayor of the City of Murfreesboro. There is no relationship between the city and MHA regarding contracting and procurement, hiring or provision of services. However, the city does have review authority over proposed capital improvements as well as proposed development,

demolition or disposition of public housing developments. The city and MHA have enjoyed a strong cooperative relationship over the years and partner on many projects to benefit the very low to moderate income citizens of the city.

MHA currently serves over 1,200 Murfreesboro families with housing assistance and associated programs. At this time there are just over 300 public housing units, approximately 650 Section 8 vouchers and a 230 unit multi-family elderly property administered by MHA in Murfreesboro and the surrounding area. This quantity of housing has not increased significantly in the last 10 years in spite of substantial growth in population. At present there is a waiting list for both public housing and Section 8 assistance in Murfreesboro with the demand for Section 8 assistance being the highest with over 1,800 families on the waiting list.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

CDBG regulations hold the grantee responsible for ensuring that all funds entrusted to it are used in accordance with all program requirements. The City of Murfreesboro and the Community Development Department take those responsibilities very seriously and apply the principles of good stewardship to themselves as well as to subrecipients and contractors. The City models its monitoring after standards and guidance provided in HUD's *CPD Grantee Monitoring Handbook*.

HOUSING PROGRAMS

Affordable Housing Assistance Program Housing Rehabilitation Program

Files are monitored annually for compliance with the home owner insurance requirement.

Neighborhood Stabilization Program

In FY2009, Murfreesboro received two NSP grants from the Tennessee Housing Development Agency. Both grants will require monitoring by the City during affordability periods ranging from five to 15 years depending on how the funding is used.

One contract calls for (1) purchasing vacant, foreclosed single-family housing units in eligible census tracts and reselling them to income-eligible purchasers ($\leq 120\%$ AMI); and (2) providing grants of \$14,999 to income-eligible homebuyers ($\leq 120\%$ AMI) purchasing vacant, single-family housing units in eligible census tracts. The City will be monitoring each of these cases annually throughout the five year affordability period to insure compliance with NSP program rules.

The second contract, which the City is administering on behalf of the Continuum of Care, calls for purchasing vacant, foreclosed single-family housing units in eligible

census tracts, rehabbing them as needed, then transferring them to one of five nonprofit agencies which were parties to the grant application. The terms of the grant require the nonprofit to use these properties as permanent rental housing. The City is required to monitor each agency at least annually (The Murfreesboro City Council has instructed the Community Development Department to monitor each property quarterly.) to insure that all tenants are income eligible ($\leq 50\%$ AMI); that there is a long-term lease between the agency and tenant; that the agency is charging no more than fair market rent; and that the agency is complying with all local, state and federal law.

COMMUNITY DEVELOPMENT PROGRAMS

Public Service Grants

The City awards approximately 12 public service grants per year. Because two to three of the agencies receiving these grants in any year will be new subrecipients, the Community Development Department recognizes the need for a continuing focus on technical assistance and monitoring.

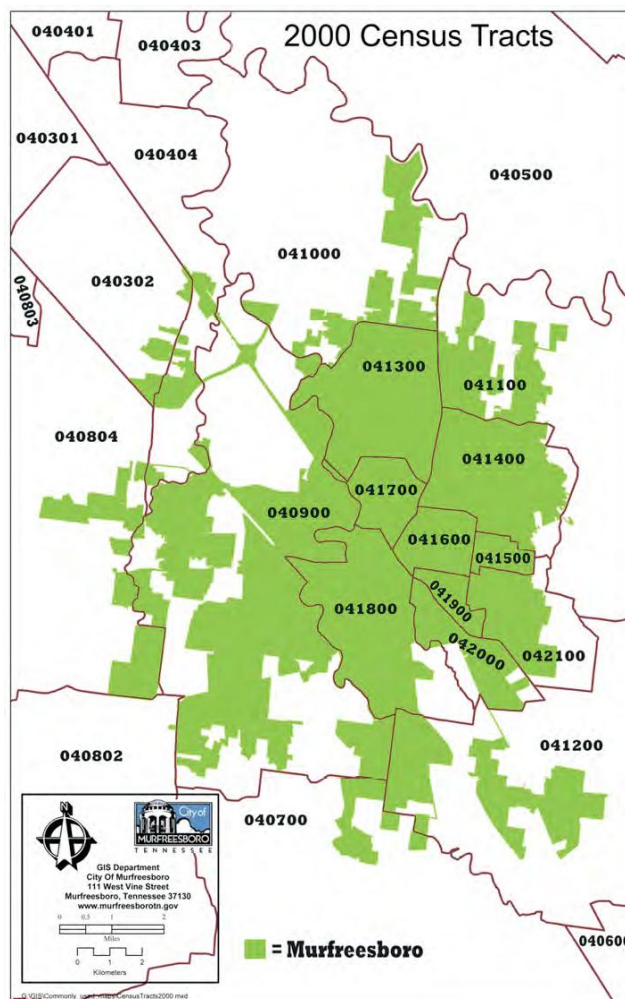
The grant coordinator works closely with each subrecipient to be sure it understands applicable laws, documentation of program participant eligibility and reporting requirements. Subrecipients are required to submit semi-annual progress reports and encouraged to report quarterly. This allows the grant coordinator to help subrecipients identify potential problems and augment their management and technical skills.

All subrecipients are monitored at least once during the program year. This process will include either a desk audit or on-site field visits with an exit conference. Additional visits will be scheduled as needed. The Community Development Department expects to conduct at least three subrecipient site visits per year during the next five years.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.

The City's policy throughout its history as a Community Development Block Grant entitlement – since 1984 – is to make assistance using CDBG funds available throughout the City of Murfreesboro. There are income-eligible residents living in every census tract in the city who need the services provided either directly or indirectly from CDBG and other programs administered by the by the Community Development Department. Experience suggests most of our housing rehabilitation work will be done in Census Tracts 416, 418, 419, 420 and 421. Tracts 416 and 419 in the central city are Qualified Census Tracts. The foreclosure crisis in Tract 409 supports the decision not to limit the geographic scope of the City's CDBG projects.



Murfreesboro 2010 Corporate Limits Superimposed on 2000 Census Tracts

2. Identify any obstacles to meeting underserved needs.

Obstacles to meeting underserved categories will be detailed individually in the following sections of this plan: Priority Housing Needs (Affordable Housing); Needs of Public Housing; Priority Homeless Needs; Community Development; Non-Homeless Special Needs.

Lead-based Paint (91.215 (g))

- 1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.**

ESTIMATED NUMBER OF HOUSING UNITS CONTAINING LEAD-BASED PAINT HAZARDS

Total Occupied Housing Units	37,371
Total Pre-1978 Housing Units	11,225
Total Pre-1978 Housing Units Occupied by Families 60-80% AMI	2,570
Total Pre-1978 Housing Units Occupied by Families 30-60% AMI	1,044
Total Pre-1978 Housing Units Occupied by Families ≤ 30% AMI	640

Source: American Community Survey

- 2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

All applicants for the City's housing programs receive lead-based paint educational materials. A visual assessment is done on all pre-1978 houses considered for the Affordable Housing Assistance Program. Where indicated, an assessment by a certified professional is ordered and paid for using CDBG funds. A copy of the report is given to the property owner and the purchaser. A full assessment is ordered for all pre-1978 homes accepted for the housing rehabilitation program. Any lead-based-paint issues identified are mitigated as appropriate and clearance testing is performed before the final inspection for each project. The City is working with its housing rehabilitation contractors to be sure they are prepared for new lead-base paint standards which became effective in April 2010.

According to the Tennessee Department of Health, in 2007, the most recent data available, .2% of children in Rutherford County suffer from the effects of lead poisoning. The rate for the state as a whole is .3%. The Rutherford County Health Department tests all children who come in for services at age 1 and age 2. This is also common practice for most pediatricians in Murfreesboro. The health department does follow up testing if elevated blood lead levels are detected for its own patients and for those of any provider who requests such assistance. The state has a specialist who contacts parents of children who have a high blood lead levels to provide counseling. This counseling may include home visits to inspect for specific conditions which may be affecting the child.

HOUSING

Housing Needs (91.205)

*Any analysis of Murfreesboro's housing needs for the years 2010 to 2015 must be considered in the context that the most recent comprehensive housing strategy (CHAS) data specific to the city is a decade old, while the city's population **and** available housing stock have grown by more than 30 percent from 2000 to 2010. Updated (2009) CHAS data is available for Rutherford County but not for Murfreesboro. The tables used in this discussion are based on an estimated 20,643 owner-occupied housing units and 16,728 renter-occupied housing units using numbers from the 2006-2008 American Community Survey Table S2504 - 3-Year Estimates. Because the population percentage is based on an estimate, the usual 10 percent margin of error for CHAS data could be further distorted. Action Plans for the second through fifth year will incorporate data from the 2010 Census as they become available.*

- 1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).**

Housing Problems by Income

Owner Occupied

Housing Problems?	Household Income	Estimated Murfreesboro	%
All	All Owner-Occupied	20,643	55.2%
Yes	30% AMI or less	906	4.4%
Yes	30.1-50% AMI	779	3.8%
Yes	50.1-80% AMI	1,489	7.2%
Yes	80.1-95% AMI	451	2.2%
Yes	95.1% AMI and above	963	4.7%
	Total	4,588	22.2%

Based on this analysis, the residents living in 77.8 percent of Murfreesboro's owner-occupied housing units have no housing problems, but 17.6 percent of the city's households with incomes at or below 80 percent of the area median income do have some housing problem, in most cases being moderately cost burdened (11.8%) or severely cost burdened (5.4%). The number of owner-occupied substandard housing units is very small as is the number of owner-occupied housing units which are overcrowded.

Renter Occupied

Housing Problems?	Household Income	Estimated Murfreesboro	%
<i>All</i>	<i>All Renter-Occupied</i>	<i>16,728</i>	<i>44.8%</i>
Yes	30% AMI or less	3,732	22.3%
Yes	30.1-50% AMI	1,996	11.9%
Yes	50.1-80% AMI	1,813	10.8%
Yes	80.1-95% AMI	59	.4%
Yes	95.1% AMI and above	152	.9%
	Total	7,752	46.3%

Based on this analysis, the residents living in 53.7 percent of Murfreesboro's renter-occupied housing units have no housing problems, but 45.4 percent of the city's households with incomes at or below 80 percent of the area median income do have some housing problem, in most cases being cost burdened (15.6%) or severely cost burdened (24.1%). The number of renter-occupied substandard housing units is very small as is the number of owner-occupied housing units which are overcrowded.

OTHER HOUSING PROBLEMS**Families – Owner Occupied Housing Units with Housing Problems**

Housing Problems?	Household Type	Household Size	Estimated Murfreesboro	%
Yes	Family, 1 parent	All	1136	5.5%
Yes	Family, 1 parent	4 or fewer	886	4.3%
Yes	Family, 1 parent	5 or more	250	1.2%
Yes	Family, 2 parents	All	2082	10.1%
Yes	Family, 2 parents	4 or fewer	1746	8.5%
Yes	Family, 2 parents	5 or more	336	1.6%

Families – Renter Occupied Housing Units with Housing Problems

Housing Problems?	Household Type	Household Size	Estimated Murfreesboro	%
Yes	Family, 1 parent	All	2083	12.5%
Yes	Family, 1 parent	4 or fewer	1788	10.7%
Yes	Family, 1 parent	5 or more	295	1.8%
Yes	Family, 2 parents	All	1214	7.3%
Yes	Family, 2 parents	4 or fewer	854	5.1%
Yes	Family, 2 parents	5 or more	360	2.2%

Elderly – Owner-Occupied with Housing Problems

Housing Problems?	Household Income	Elderly Status	Estimated Murfreesboro	%
Yes	30% AMI or less	Elderly	250	1.2%
Yes	30.1-50% AMI	Elderly	149	0.7%
Yes	50.1-80% AMI	Elderly	211	1.0%
Yes	80.1-95% AMI	Elderly	34	0.2%
Yes	95.1% AMI and above	Elderly	47	0.2%
Yes	30% AMI or less	Extra-elderly	188	0.9%
Yes	30.1-50% AMI	Extra-elderly	51	0.2%
Yes	50.1-80% AMI	Extra-elderly	51	0.2%
Yes	80.1-95% AMI	Extra-elderly	14	0.1%
Yes	95.1% AMI and above	Extra-elderly	35	0.2%

Elderly – Renter-Occupied with Housing Problems

Housing Problems?	Household Income	Elderly Status	Estimated Murfreesboro	%
Yes	30% AMI or less	Elderly	286	1.7%
Yes	30.1-50% AMI	Elderly	236	1.4%
Yes	50.1-80% AMI	Elderly	109	0.6%
Yes	80.1-95% AMI	Elderly	0	0.0%
Yes	95.1% AMI and above	Elderly	0	0.0%
Yes	30% AMI or less	Extra-elderly	146	0.9%
Yes	30.1-50% AMI	Extra-elderly	37	0.2%
Yes	50.1-80% AMI	Extra-elderly	81	0.5%
Yes	80.1-95% AMI	Extra-elderly	0	0.0%
Yes	95.1% AMI and above	Extra-elderly	28	0.2%

Disabled – Owner- and Renter-Occupied with Housing Problems

Owner/ Renter	Housing Problems?	Household Income	Estimated Murfreesboro	%
Owner	Yes	30% AMI or less	220	0.8%
Owner	Yes	30.1-50% AMI	128	0.5%
Owner	Yes	50.1-80% AMI	110	0.4%
Owner	Yes	80.1% AMI and above	68	0.3%
Renter	Yes	30% AMI or less	301	2.6%
Renter	Yes	30.1-50% AMI	127	1.1%
Renter	Yes	50.1-80% AMI	124	1.1%
Renter	Yes	80.1% AMI and above	28	0.2%

Public Housing

Murfreesboro Housing Authority has 350 public housing units in its inventory. There are 390 households on the MHA waiting list for public housing.

Section 8 Tenant Based Vouchers

Murfreesboro Housing Authority administers 576 Section 8 vouchers. There are 1,661 households currently on the Section 8 waiting list.

Domestic Violence, Dating Violence, Sexual Assault, Stalking

The Violence Against Women Act of 2006 requires this report to list estimated housing needs for victims of domestic violence, dating violence, sexual assault and stalking. The following information was obtained from the executive director of Domestic Violence Program, a Murfreesboro non-profit which operates an emergency shelter and transitional housing for victims of domestic violence. The program also owns two homes which can be used for former clients who have family incomes $\leq 50\%$ AMI.

During 2009, the Domestic Violence Program sheltered 97 families with a total of 110 children. Seven of the adults and two children were moved to transitional housing. Ninety families needed housing when they left the shelter. The agency does not have data available indicating whether those 90 families returned to a previous residence or found a new residence, but the housing need for the next five years can be about 450 units of housing. The agency has no data available on housing needs of victims of dating violence. While the numbers of victims of sexual assault or stalking seeking orders of protection through the agency has increased in the past five years, these two categories generally do not trigger housing issues, the agency reported.

Cost Burden

To be considered affordable, housing costs should not exceed 30 percent of household income. According to THDA, a person wanting to purchase a home in the Nashville-Murfreesboro MSA will need to make at least \$25.60 an hour to afford purchase an affordable home and \$13.90 an hour to rent an affordable two-bedroom apartment. "In none of the Metropolitan Statistical Areas (MSAs) can a single wage earner wait staff, cashier or retail person household afford to rent or buy a median priced house," THDA states on page 16 of its publication *Tennessee Housing Market at a Glance – 2009*. The American Community Survey estimates the median value of an owner-occupied home in Murfreesboro was \$170,000 in 2008.

A household for which monthly housing costs exceed 30 percent of monthly gross income is said to be cost burdened. And being cost burdened is a problem shared by households in many income categories. For example, the 2009 CHAS data suggests approximately 1.3 percent of homeowners in Murfreesboro with incomes less than 30 percent of AMI are moderately cost burdened, while 3.8 percent of all Murfreesboro homeowners with incomes greater than 95.1 percent of AMI are moderately cost burdened.

The 2009 Rutherford County CHAS data adjusted for Murfreesboro suggests 8.6 percent of all homeowners with incomes $\leq 80\%$ AMI are moderately cost burdened and 6.6 percent of all homeowners with incomes $\leq 80\%$ AMI are severely cost burdened. Murfreesboro renters with incomes $\leq 80\%$ AMI are even more likely to be cost burdened: 11.8 percent are moderately cost burdened and 14.0 percent are severely cost burdened. Most of the severely cost burdened renters in the city, 20.5 percent of all renters, have incomes $\leq 30\%$ AMI.

Substandard

For the purposes of the CHAS analysis, a substandard house is a housing unit that lacks a complete kitchen or plumbing facilities. The 2009 CHAS data suggests there are 47 owner-occupied and 117 renter-occupied substandard housing units in Murfreesboro. Only 22 owners who live in a housing unit classified substandard have incomes $\leq 80\%$ AMI. Tenants in 98 of the substandard rental units have incomes $\leq 60\%$ AMI. The other 19 substandard rental units are occupied by tenants $> 95\%$ AMI.

Overcrowding

The 2009 CHAS data estimates less than 1 percent of Murfreesboro's owner-occupied housing units are either overcrowded (persons per room is > 1 and ≤ 1.5) or severely overcrowded (persons per room > 1.5), while 2.1 percent of all rental units are overcrowded or severely overcrowded.

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

There is no data in the 2009 CHAS tables for Rutherford County adjusted for Murfreesboro that suggests any racial or ethnic group has a disproportionately greater need as defined above in any category for which data is available by race or ethnicity.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

Based on the number of cost-burdened households in the City, the greatest housing need is for affordable rental housing. Murfreesboro Housing Authority will continue the move into the future by maximizing the effective use of our capital improvement funds, applying for various grants and through partnering with the city and other local organizations. The Murfreesboro/Rutherford County Continuum of Care will continue to look for opportunities to add both transitional and permanent housing

capacity for the homeless and the disabled.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Because of the severity of the foreclosure crisis in Murfreesboro, the City has changed its NSP model from purchase/rehab/resale **and** down payment assistance to just down payment assistance. Any funds remaining in the City's NSP grant will be used for that purpose as well as any program income from the sale of the two properties the City purchased in FY2009 with NSP funds.

3. Describe the basis for assigning the priority given to each category of priority needs.

Almost from the beginning of its involvement with CDBG as an entitlement (1984), Murfreesboro has chosen to give priority to owner-occupied housing rehabilitation and assistance to first-time home buyers. Public input consistently supports the City's continued decision to make these two programs the standard-bearers for the Community Development program.

4. Identify any obstacles to meeting underserved needs.

That Murfreesboro has no Community Building Development Organizations (CBDOs) limits the City's ability to take full advantage of eligible uses for CDBG funding. The level of funding available for housing needs means the City must make choices in the types of projects its funds.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

For almost two decades, Rutherford County has been among the fastest growing counties in the United States and Murfreesboro one of the fastest growing cities, if not in the nation, certainly in Tennessee. That growth fueled unprecedented demand for housing and while the population was growing by 30 percent or more, housing starts were keeping pace. From 1998 to 2007, the City of Murfreesboro issued 13,314 building permits for single-family housing units and 5,407 multi-family housing units. The City's building boom reached its high point in 2004 when 1,904 single-family units and 1,267 multi-family units were permitted.

The housing problems which have beset the rest of the nation have caught up with Murfreesboro. In 2009, the City issued only 406 permits for new single-family homes, the fewest since 1991, and permits for only 84 multi-family units, the fewest since 1993. The sharp declines in building are not surprising given local market

conditions. According to data supplied by the Tennessee Housing Development Agency, the largest percentage decline in single family home sales from 2007 to 2008 was in Rutherford County, a 65 percent decline compared to a statewide of 34 percent. Despite the decline in sales, the Nashville/Murfreesboro MSA showed consistent price appreciation until the last two quarters in 2009.

Murfreesboro has not steered clear of the foreclosure crisis. While the census tracts with the highest rates of foreclosure in the state are in Memphis and Nashville, the two tracts in the state with the highest number of foreclosures have been in Rutherford County according to HUD data sets used for developing the Neighborhood Stabilization Program (NSP). Murfreesboro's Tract 409 was #2 to Tract 401 in La Vergne. The majority of the homes in Tract 409 did not exist at the time of the 2000 U.S. Census. Foreclosures, short sales and distressed properties will be a force in the market place for much of the period of this plan, experts familiar with the local market have said.

Although overall supply exceeds demand, the demand for homes priced below \$150,000 has been high throughout late 2009 and the first quarter of 2010. The majority of the prospective buyers in this price range have been motivated by the \$8,000 credit for first-time home buyers. The City has twice transferred CDBG funds within the Community Development Fund to meet demand. The City also allocated a portion of its NSP funding to assist buyers wishing to purchase vacant, foreclosed single family homes to become their primary residence. While the NSP rules allowed these home buyers to have incomes $\leq 120\%$ of Area Median Income and did not require them to be first-time home buyers, the reality is that most of the persons availing themselves of this program also qualify for the CDBG Affordable Housing Assistance Program.

Because of the supply of homes available in all price ranges, sellers have been going the extra mile in most cases to make sure their property is in good condition. The owners of most REO properties have been willing to escrow funds at closing to make repairs, if those repairs and improvements had not already been made.

The City has no data available to it which indicates the number of housing units available to serve persons with disabilities or to serve persons with HIV/AIDS and their families. Nor does the City have an estimate of the number of vacant or abandoned buildings.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

The City's CDBG-funded housing projects are targeted to assist low-income ($\leq 80\%$ AMI) home owners with housing rehabilitation and to assist low-income first-time home buyers purchase an affordable single-family residence. In a typical year, the City assists 24 households through its CDBG-funded housing programs.

Using a state NSP grant awarded by THDA to the Murfreesboro/Rutherford County Continuum of Care, the City has purchased seven homes which will be transferred to one of five non-profit agencies which will use them as rental property for very-low

income households. The City will monitor compliance for 10 years from date of transfer.

The Murfreesboro Housing Authority is responsible for administering public housing in the City. MHA is also responsible for 576 Section 8 vouchers and 20 Shelter + Care Vouchers for the disabled homeless. Three private sector non-profit agencies are administering both transitional and permanent housing beds paid for with federal funds obtained through the Murfreesboro/Rutherford County Continuum of Care.

The City does not expect to lose any units from the assisted housing inventory during the duration of this plan.

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

The City will rely on the Murfreesboro Housing Authority and the private sector to meet the needs the local rental market. In 2004, the City obtained HOME funding through THDA to assist owners rehabilitate rental property. Several owners expressed interest in the program but decided not to pursue projects. Reasons offered included an unwillingness to commit to long-term reporting and affordability requirements. The funds available for rental rehab were reprogrammed to owner-occupied rehab.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

The top housing priorities for the City using its CDBG funds will be owner-occupied housing rehabilitation and assistance with down payment and closing costs for income eligible first-time home buyers.

The City expects to allocate resources to the Affordable Housing Assistance Program to assist approximately 12 first-time home buyers per year and 60 over the period covered by this plan.

The City expects to allocate resources to the Housing Rehabilitation Program to assist approximately 12 income-eligible home owners per year and 60 over the period covered by this plan. That assistance may come through the regular rehabilitation which covers repairs up to \$25,000 per project; reconstruction when repair is not feasible; emergency repairs of up to \$5,000 for very-low income home owners; sewer tap assistance for owners of existing homes which have never been connected to the City's sanitary sewer system; and assistance with tree removal when a health and safety issue has been identified.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Murfreesboro encourages a diversity of housing types and population densities throughout the City in order to maintain a diverse and integrated population. The City will not seek to exclude any racial or socioeconomic segment of the population from any area of the city by imposing minimum requirements that are designed to so exclude.

The City will allocate CDBG funds annually to assist income-eligible first-time homebuyers with no-interest loans of up to \$10,000 to assist with closing costs and principal reduction. The City will allocate CDBG funds annually to assist income-eligible home owners with home rehabilitation. Because the City is not a HOME entitlement, it must compete for funds allocated to the state and administered by the Tennessee. Whenever eligible to do so, the City will apply to THDA for HOME funding. Whenever the City is a successful applicant over the next five years, proceeds from the grant will be used for home rehabilitation.

The City will support grant applications of other groups or organizations from both the public and private sectors that are requesting funding to carry out projects which will be in line with the goals and objectives of the City to create a better quality of life for its residents.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

Public housing in Murfreesboro is the responsibility of the **Murfreesboro Housing Authority**. MHA submitted its Annual PHA plan and its Five-Year Plan to HUD in January 2009. Copies of that plan are available for review at MHA's office, 415 N. Maple St., Murfreesboro, TN 37130.

MHA currently operates four public housing communities comprised of 350 residential units. The average age of the properties is 55 years with all having been built in the 1950's and 60's. Two of the properties, known as 20-1 Franklin Heights, 140 units and 20-2 Highland Heights, 60 units are multi-family apartment style buildings of six to eight units each. Typical construction is concrete block with a brick veneer. The general condition of these units is reasonable for their age and would be considered fair to good overall. The remaining two properties know as Oakland 20-3, 76 units and Mercury 20-4, 74 units are comprised of single family and duplex units. Typical construction is concrete block with a brick veneer. The general condition of these units is reasonable for their age and would be considered good overall. Planned needs and improvements for each of the four public housing sites are listed below.

20-1 Franklin Heights:

The overall condition of Franklin Heights is fair to good currently. MHA has used its capital improvements fund to maintain this property to the highest level possible considering its advanced age and high density.

Based on a preliminary needs assessment this property will require the following repairs and improvements to remain viable in the future: Landscaping improvements (scheduled for 2010), replacement of underground utilities, replacement of sidewalks, curbs and porches, Exterior renovation, insulated window replacement, electrical updates, HVAC remaining 92 units, Bathroom renovations, interior doors and hardware, kitchen renovations, insulation, replace playground equipment, repairs to pavilion, replace security surveillance equipment, replace appliances.

20-2 Highland Heights:

The overall condition of Highland Heights is fair currently. MHA has used its capital improvements fund to maintain this property to the highest level possible considering its advanced age and high density.

In 2010 MHA will undertake a major renovation of the 20-2 Highland Heights property. This renovation will reduce the density of the property from 60 units to 46 units by demolition of two existing buildings. The improvements to the remaining buildings will primarily encompass the renovation of the exterior of the buildings, replacement of windows, landscapes and hardscapes including streets and parking surfaces, moving utilities underground and installing central HVAC in each unit.

Based on a preliminary needs assessment this property will require the following additional repairs and improvements to remain viable in the future: Bathroom renovations, interior doors and hardware, kitchen renovations, insulation, replace playground equipment, replace security surveillance equipment, replace appliances.

20-3 Oakland

The overall condition of Oakland is good currently. MHA has used its capital improvements fund to maintain this property to the highest level possible considering its advanced age and high density.

Based on a preliminary needs assessment this property will require the following repairs and improvements to remain viable in the future: Landscaping improvements (scheduled for 2010), replacement of underground utilities, replacement of sidewalks, curbs, gutters and porches, exterior renovation, insulated window replacement, electrical updates, bathroom renovations, interior doors and hardware, kitchen renovations, insulation, water heaters, replace playground equipment, replace appliances.

20-4 Mercury

The overall condition of Mercury is good currently. MHA has used its capital improvements fund to maintain this property to the highest level possible considering its advanced age and high density.

Based on a preliminary needs assessment this property will require the following repairs and improvements to remain viable in the future: Landscaping improvements (scheduled for 2010), replacement of underground utilities, replacement of sidewalks, curbs, gutters and porches, Exterior renovation, insulated window replacement, electrical updates, bathroom renovations, water heaters, interior doors and hardware, kitchen renovations, insulation, replace playground equipment, repairs to pavilion, replace appliances.

Waiting Lists

Currently there is a considerable waiting list for public housing in Murfreesboro. As of 12/23/09 the waiting list for public housing was comprised of:

- (1) Bed room – 147
- (2) Bedroom – 154
- (3) Bedroom – 74
- (4) Bedroom – 12
- (5) Bedroom – 3

The waiting list for the Section 8 Housing Choice Voucher Program is even more burdened with 1,661 currently on the waiting list.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

The Murfreesboro Housing Authority remains committed to providing safe, decent and affordable housing to qualified economically disadvantaged, disabled, and elderly persons in our service area. MHA's management team is committed to developing and managing programs to improve the self-sufficiency and accountability of residents, and pursuing innovative solutions for housing those most in need in our community.

In 2010 MHA will continue to provide management and employee training, focusing in the areas of Public Housing and Housing Choice Voucher program management. The training will be geared specifically toward MHA's capacity to provide excellent customer service through advanced administrative and technical skills, while maintaining the highest degree of regulatory compliance. This management philosophy is aimed at increasing the responsibility of not only MHA's management, but all MHA staff for what happens on site at our public housing communities as well as in the various support functions and roles.

In 2010 and beyond, MHA plans to capitalize on what we have learned in the past and what we have planned in the future by employing innovation and out of the box thinking tempered by experience.

MHA will use every available resource to maintain and improve the livability of our public housing stock. In 2009 MHA completed the installation of central heating and air conditioning units in 57% of our current public housing stock.

In 2010 MHA will undertake a major renovation of our Highland Heights community reducing the density of this property from 60 to 46 residential units. The renovation will include installation of central HVAC units as well as a major overhaul of the building exteriors and grounds. When completed, the highland property will feature underground utilities, enhanced green space, new landscaping, private patios on some units, increased parking and improved traffic flow, energy efficient windows and a new contemporary look. This renovation is being funded by combining funds from a capital improvements grant under the American Recovery and Reinvestment Act and funds from MHA's reserve and capital funds accounts.

MHA will also perform a landscaping beautification project at its three remaining public housing sites in 2010. This project will include new planting beds and additional ornamental trees in strategic locations and will improve the overall aesthetic appearance of the communities and improve livability for the residents.

MHA will continue the move into the future by maximizing the opportunities afforded us by maximizing the effective use of our capital improvement funds, applying for various grants and through partnering with the city and other local organizations. MHA is committed to moving forward into the 21st Century with an enhanced focus on the quality of life, self sufficiency and wealth building opportunities, and personal accountability of our residents and voucher holders.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

The Murfreesboro Housing Authority has a five-member Resident Advisory Board which provides input to management. A resident also serves as a member with full standing of the Murfreesboro Housing Authority board. In addition, the MHA has a standing resident advisory board which is consulted during annual planning and prior to the submission of the agency's annual and five year plan.

The Murfreesboro Housing Authority Section 8 Homeownership Program provides qualified Section 8 participants the opportunity to purchase a home. MHA requires participants to provide a minimum of 1% of the purchase price of the home and that the first mortgage holder be a federally regulated financial institution. MHA has partnered with Affordable Housing Resources Inc., to provide pre- and post-purchase counseling to program participants.

The Community Development Department of the City of Murfreesboro offers MHA program participants a three-year forgivable loan of up to \$4,000 to cover closing costs.

3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

The Murfreesboro Housing Authority is currently considered a High Performing Agency by the Department of Housing and Urban Development.

*Responses to **Needs of Public Housing** and **Public Housing Strategy** were prepared by the Murfreesboro Housing Authority.*

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

Housing costs in the City of Murfreesboro are impacted by public policy. Required densities and utility requirements all affect the cost of development. The table below lists the development costs for a typical 1,800 sq.ft. single-family residence with 2.5 baths and gas plus 400 sq. ft. 2-car garage in a typical 20-lot subdivision on approximately five acres. Before a spade of dirt is turned, a developer has nearly \$20,000 invested in costs which will be passed on to the homeowner. Development costs could be a barrier to affordable housing. That said, the cost for the example given below would be higher in Smyrna, La Vergne and unincorporated Rutherford County.

Development Costs – January 2010

Subdivision Construction Costs	Murfreesboro
Water Lines (per linear foot)	\$50
Sewer Lines (per linear foot)	\$90
Street and Drainage (per linear foot)	\$155
Septic Tank	n/a
Total Costs per Linear Feet	\$295
Typical Lot Dimensions	80x125
Construction Cost Per Lot	\$11,800
Development Tax*	1500*
Utility Tap Fees	
Water Fees (not in CUD)	\$1,200
Water Fees (in CUD area)	\$2,800
Sewer Fees (Base fees)	\$2,550
Gas Tap Fees**	n/a

Step System/Septic Tank	n/a
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Total Tap Fees

Outside CUD Water Jurisdiction	\$3,750
In CUD Water Jurisdiction	\$5,350

Permit Fees

Building Permits	\$511
Plumbing Permits	\$90
Mechanical Permits	\$38
Gas Permits	\$40
Electrical Permits	\$115
Total Permit Fees	\$794

Land Disturbance Fees	\$150/app.; \$50 p/a
Preliminary Plat Review Fees	\$300 + \$75 per lot
Final Plat Review Fees	\$150 + \$50 per lot

TOTAL COSTS

Outside CUD Water Jurisdiction	\$17,878
In CUD Water Jurisdiction	\$19,478

*Source: Planning and Engineering Department
City of Murfreesboro*

** The Development Tax is collected by Rutherford County on all new construction in the county.*

Note: Murfreesboro Water & Sewer Department provides sewer service throughout the City but both water and sewer only to older areas of the City. Consolidated Utility District provides water service for most post-1990 development.

The City of Murfreesboro sets a high bar for itself for the delivery of services. For example, the City has earned an ISO rating of 2. Residents benefit because of reduced hazard insurance premiums but there are costs that go with the 2 rating: staff costs; costs to have equipment; costs to train and maintain training. The good ISO rating, curbside solid waste pick up, award-winning parks and recreation programs and other services help the City fulfill its mission and make a home in Murfreesboro more valuable than a similar home in other areas of the county – and that makes land cost more.

State law requires each municipality to have an urban growth boundary. The way the law is currently applied, Murfreesboro's urban growth boundary is not a barrier to affordable housing.

The City's zoning ordinance is a tool that determines how land is used and in and of itself is not a barrier to affordable housing. The planning process is generally thought to be not as difficult to deal with as that in many other communities and the City's Planning Department makes technical assistance readily available to all.

The City uses the 2006 International Building Codes as its standard. Building codes make demands on developers – i.e. requirements for building materials; building separation – and those demands can add significant costs. The State of Tennessee is currently considering rule-making which would require residential structures to have sprinkler systems. That requirement, should it become law, could add significantly to the cost of development.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

The City's primary strategy will be to let the market correct itself. For nearly two decades, explosive growth has been a barrier for affordable housing. Responding to demand, developers built higher-priced homes (\$250,000+) with higher profit margins. The market is now over-supplied in this category.

What is selling as this plan is being prepared in the first quarter of 2010 are homes with lower prices and lower profit margins. Developers who choose to remain in the market have responded and most new housing starts as this plan is being written in early 2010 have been in price points that could be affordable for households with good credit and favorable debt-to-equity ratios and with incomes in the 60-80% of AMI range.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

The City's homeless strategy begins with the Mayor's Homeless Task Force, a coalition of over 40 agencies and organizations which meets monthly. The Murfreesboro/Rutherford County Continuum of Care is an outgrowth of the task force and the two act in tandem. Task Force/Continuum members were consulted and contributed to this section of the plan.

The Continuum conducts an annual point in time count. The most recent data, collected January 25-26, 2010, is reported on the Homeless Needs Table in the appendix of this plan. The numbers of greatest concern are the 109 persons in emergency shelter and 104 who were unsheltered that night. Of those who were unsheltered, 60 were counted as chronically homeless. Also of great concern are the numbers from the Murfreesboro City Schools and the Rutherford County Schools.

There are three emergency shelters in the City – operated by Room in the Inn, the Salvation Army and the Domestic Violence Program – which together offer 104 beds. These beds are supplemented when needed – and when funds are available – by beds in local motels.

The City does not have data which describes the nature and extent of homelessness by racial and ethnic group.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart.

The choice of priority needs and allocation priorities is based consultation with Murfreesboro/Rutherford County Continuum of Care member agencies and a survey which was distributed throughout the community by the Community Development Department. Agencies were asked to encourage clients to complete the survey. Respondents were asked to identify themselves (i.e. homeless assistance provider, interested individual, current homeless participant, government, faith-based

organization, etc.) and 14 persons who identified themselves as homeless or participating in a program for the homeless returned the survey.

Based on survey results and consultation with Continuum members, there is broad consensus that emergency shelter, transitional housing for both individuals and families, permanent supportive housing individuals and families, and additional facilities for the unsheltered should all be considered high priorities. Many Continuum members voiced the belief the greatest unmet need is additional beds in all categories for unaccompanied females. (It is interesting to note that although persons who identified themselves as homeless or participating in a homeless program were overwhelmingly in favor of additional emergency shelter and transitional beds for individuals, particularly shelter beds for men, they split on the need for additional transitional beds for women and families.)

While Continuum participants called for additional prevention activities, survey respondents were split, particularly when homeless prevention activities were split by type:

Question: Where would limited prevention resources best be utilized?

Type	% High	% Medium	% Low
Rent – full	52.6	42.1	5.3
Rent – partial	76.5	23.5	0
Apartment deposit	79.0	21.0	0
Mortgage payment – full	41.1	35.3	23.6
Mortgage payment - partial	47	47	6.0
Utility payment	66.7	33.3	0
Utility deposit	83.3	16.7	0
Moving expenses	31.3	31.3	37.4

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

In June 2005, Mayor Tommy Bragg appointed a task force to develop Murfreesboro's 10-year plan to end chronic homelessness. The task force consisted of representatives from the public and private sectors, advocates for the homeless, members of the faith-based community and government officials. In addition, members of the homeless community attended meetings of the task force. The task force report, *The Strategic Framework for Ending Chronic Homelessness* in Murfreesboro, was presented to the Mayor's Homeless Task Force and adopted in September 2006. The report is available on the City Web site.

The Strategic Framework identified transitional and permanent supportive housing as issues of concern. "Transitional housing does not exist in Murfreesboro/Rutherford County. There is a lack of affordable permanent housing in Murfreesboro/Rutherford County." (p. 7)

Through its member agencies, the Murfreesboro/Rutherford County Continuum of

Care has aggressively pursued funding opportunities such as Shelter + Care. From no transitional housing in 2006, there are now 22 transitional beds in the Continuum. There are now more than 40 beds in permanent supportive housing. Both needs, for both individuals and families, continue to be high priority needs and the City will continue to support applications to meet them.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A.

These include:

a) Outreach and assessment

Murfreesboro Housing Authority	York V.A. Medical Center
The Journey Home	Volunteer Behavioral Health Care Systems
Domestic Violence Program	Greenhouse Ministries
TN Dept. of Mental Health and Developmental Disabilities	
TN Dept. of Human Services	

b) Emergency shelters and services

Room in the Inn (Shelter and services)
Salvation Army (shelter and services)
Domestic Violence Program (Shelter and services)

c) Transitional housing

Domestic Violence Program	The Charter Group
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d) Permanent supportive housing

Murfreesboro Housing Authority	Domestic Violence Program
Greenhouse Ministries	The Journey Home

e) Access to permanent housing

The Journey Home	Domestic Violence Program
Second Chance Ministries	Elijah House Ministries
Greenhouse Ministries	

f) Activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless

Mid-Cumberland Community Action Agency
Mid-Cumberland Human Resource Agency – Youth Can!
Murfreesboro City Schools
Rutherford County Schools – ATLAS program
Rutherford County Drug Court
First Baptist Church (East Main Street)
The Journey Home
Greenhouse Ministries

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section).

The City of Murfreesboro addresses homelessness through the Mayor's Homeless Task Force, a coalition of more than 40 local and state government agencies and nonprofit organizations with an interest in homelessness and homelessness prevention. The Murfreesboro/Rutherford County Continuum of Care evolved from the task force. The Mayor's Task Force meets monthly and serves as an information clearing house. Taken as a whole, the task force/continuum member organizations provide housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The Continuum coordinates with the Tennessee Interagency Council on Homeless to reduce or remove barriers to accessing mainstream services.

Murfreesboro Housing Authority is the lead agency for HUD's continuum grant process and administers the Continuum's Shelter + Care grants. The City's Community Development Department is the lead agency for the Emergency Shelter Grant awarded through the Tennessee Housing Development Agency. The City and MHA are partners in administering the Continuum's Homeless Prevention and Rapid Re-housing Program. Funding for this program is expected to be available for the first two years covered by this consolidated plan. HPRP resources will be used to help eligible extremely low- and low-income individuals and families who are at imminent risk of becoming homeless. The City allocates the maximum percentage of prevention funding available from ESG to agencies that work with extremely low- and low-income individuals and families and other subpopulations identified in the needs section.

2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living.

The City will continue to encourage nonprofit agencies to serve the chronically homeless with permanent housing, particularly single-room-occupancy units, and support applications for funding. This strategy proved successful in 2008 when The Journey Home was awarded a contract to provide one unit for chronic homeless leasing.

3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

Although Murfreesboro is not an Emergency Shelter Grant entitlement city, it does receive a portion of the state ESG allotment as a set-aside city. The Tennessee Housing Development Agency administers the state ESG program. Murfreesboro will allocate the maximum allowable by THDA for prevention activities. The City selects

ESG subrecipients annually through a competitive application process. Because a dollar-for-dollar match is required, the City encourages applications from organizations which are willing to commit to providing their cash match in cash for program participants.

4. Institutional Structure — Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

The following organizations and individuals are directly involved in the Murfreesboro/Rutherford County Continuum of Care planning process and the implementation of those plans:

City of Murfreesboro

Community Development Department
Murfreesboro Police Department
Murfreesboro City Schools
Transportation Department

Rutherford County

Rutherford County Schools – ATLAS Program
Rutherford County Health Department
Rutherford County Drug Court

State of Tennessee

Tennessee Department of Human Service
Tennessee Department of Mental Health & Developmental Disabilities
Tennessee Department of Corrections
Tennessee Vocational Rehabilitation Services

Murfreesboro Housing Authority
Middle Tennessee State University
Veterans Services, York VA Medical Center
Mid-Cumberland Community Action Agency
Mid-Cumberland Human Resource Agency – Youth Can!

Domestic Violence Program, Inc.	Room in the Inn
The Salvation Army, Murfreesboro	The Journey Home
First Baptist Church (East Main Street)	Greenhouse Ministries
Volunteer Behavioral Health Care Systems	Elijah House Ministries
Second Chance Ministries, Smyrna	The Charter Group
United Way of Rutherford County	Hope Restoration Ministries
Community Crossroads	Sanctuary House, Smyrna
Right Road Ministries, La Vergne	CADCOR
Centerstone of Tennessee	Nashville Cares
Dominion Financial Management	Life in Victory Ministries
Habitat for Humanity of Rutherford County	

5. Discharge Coordination Policy — Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds

must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Foster Care:

Murfreesboro/Rutherford County Continuum of Care members communicate with the foster care office to assist in any way to see that youth exiting foster care do not become homeless. The Tennessee Foster Care program normally discharges youth at age 18. At the time of discharge the case manager discusses with the youth the various options available in and out of the state’s custody. If the youth chooses to leave custody, the case manager is required to provide the youth with referrals for housing and services options.

A youth may stay in custody and receive services that include housing in four categories:

1. Volunteer placement in foster care to complete high school or to receive a GED and have part-time employment. The youth may remain in care to age 19 before discharge.
2. Volunteer placement in the Independent Living program to attend and receive a secondary education. The youth will have services which include housing while earning a vocational degree, Associate degree or Bachelors degree.
3. Volunteer placement in the Transitional Living program to prepare the youth for living as an adult. The youth may have services which include housing assistance to age 23.
4. Volunteer placement with the Mentor/Host Home program to prepare the youth for independent living with assistance from a mentor/host family. This program may include housing assistance or housing with the host family.

These protocols are state-established and enforced.

Health Care:

The Murfreesboro/Rutherford County Continuum of Care has representatives of several health care agencies actively involved in the Continuum of Care or are members of the boards of providers represented on the Continuum of Care. These members, with others, have discussed the need for portals related to discharge from the ER and other programs to assure the patients are not homeless at discharge. The York V.A. Medical Center, which has active members on the Continuum of Care, has policies to assist veterans being discharged that include placement in rehabilitation centers, transitional housing and permanent housing. The housing plan after discharge is a part of the veteran’s treatment plan. The case managers and social workers at this facility make every effort to see that the individuals and/or families housing needs are met prior to the discharge from the center.

Local hospitals and medical centers have policies in place that require the facilities case or social workers make arrangement for persons leaving the facility have adequate housing at time of discharge. This may be done through referrals to rehabilitation centers, healthcare transitional housing, the Murfreesboro Housing Authority, local independent landlords and with family members. ER discharges from local hospitals/medical centers are at times referred to local emergency shelters for temporary housing. This is most noted when there are domestic violence issues or persons with mental illness.

Mental Health:

In the Murfreesboro/Rutherford County Continuum of Care area, there are no mental health or psychological hospitals. However, there is a state psychiatric hospital in a neighboring county. The Continuum of Care has provider representatives at the discharge meeting held weekly at this facility. Case managers/social workers at the facility are required to make referrals to local rehabilitation centers, nursing homes, boarding homes, group homes, mental health care provider housing, independent living programs, transitional housing programs or to family placement prior to discharge to assure the consumer has appropriate housing established prior to discharge.

Corrections:

A representative of the Murfreesboro/Rutherford County Continuum of Care met in August 2008 and again in October 2009 with the Tennessee State Correctional system staff to discuss how to better carry out the established policy that all individuals leaving custody have a service plan that includes housing that is safe and affordable.

There is RE-Entry Organization in Rutherford County that makes efforts to see that housing is available to local individuals exiting the corrections program. Locally the jail in this Continuum has staff that makes referrals to local landlords, public housing, and other facilities to see that housing is available at the time of discharge. All other inmates are required to give an address at the time of discharge that indicates their residence after release.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

High Priority

Youth Centers	Substance Abuse Services	Child Care Services
Youth Services	Mental Health Services	Homeless/AIDS Operating Costs
Health Services	Transportation Services	Battered and Abused Spouses
Child Care Centers	Employment Training	Abused and Neglected Children

Medium Priority

Senior Centers	Acquisition of Real Property	Handicapped Centers
Senior Services	Neighborhood Facilities	Parks, Recreational Facilities
Legal Services	Handicapped Services	Facilities for AIDS Patients
Crime Awareness	Fair Housing Activities	Tenant/Landlord Counseling
Homeownership Counseling		

Low Priority

Street Improvements	Asbestos Removal	Removal of Architectural Barriers
Micro-Enterprise Assistance	Sidewalks	Lead-Based Paint Screening

2. Describe the basis for assigning the priority given to each category of priority needs.

The Community Development Department distributed a Non-Housing Needs Priority Survey throughout the community. The survey mailed to all subrecipients and was available on the City Web site. Subrecipients were encouraged to make the survey available to clients and other interested parties. (See Appendix ? for a copy of the survey instrument.) A similar survey distributed in 2005 produced 13 responses. The priorities listed above are based on 86 responses.

3. Identify any obstacles to meeting underserved needs.

Survey respondents were asked to identify obstacles. The overwhelming consensus is that availability of adequate funding is the greatest single obstacle to meeting underserved needs. Other frequently noted obstacles included: lack of awareness of underserved needs in the general population; NIMBY issues associated with some needs particularly those related to homelessness and substance abuse programs; inadequate training for some agency personnel; transportation needs of second- and third-shift employees.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

ECONOMIC DEVELOPMENT

Long-Term Objective

The City expects to continue funding the Micro-Enterprise Technical Assistance partnership with MTSU's Small Business Development Center and a Micro-Enterprise Loan Fund. Several local banks are committed to helping review of micro-enterprise loan applications. The long-term goal of the loan program is to help borrowers establish credit histories which will make them more attractive to commercial lenders.

While survey respondents listed micro-enterprise assistance as a low priority, they determined employment training to be a high priority. The City has determined that the micro-enterprise approach to employment training is the most cost-effective use of limited resources.

Short-Term Objective

- The City hopes to assist three to five micro-enterprise businesses per year.

DECENT HOUSING

Affordable Housing Assistance Program

Long-Term Objective – Provide first-time home buyers with financial assistance with down payment and closing costs. This assistance is currently capped at \$10,000. The City will evaluate the cap throughout the period covered by this plan.

Short-Term Objective

- The City will make available sufficient funding to assist at least 12 first-time home buyers a year for the next five years.

Housing Rehabilitation Program

Long-Term Objective – Retention of the City's affordable housing stock by rehabilitating owner-occupied single-family residences will continue to be the backbone of the City's CDBG-funded efforts. When rehabilitation is not economically feasible, the City will consider reconstruction as an option.

Short-Term Objectives

- The City will make available sufficient funding to assist eight to 12 homeowners a year for the next five years.
- The City will apply to the Tennessee Housing Development Agency for HOME funding whenever it is eligible to do so.
- The City will continue assisting income-eligible homeowners with emergency repairs, sewer tap assistance and safety-issue-related tree removal.

Lead-Based Paint

Long-Term Objective - Although funding for lead-based paint screening was listed by survey respondents as a low priority, the City considers its obligations to address lead-based paint issues a high priority. Whenever possible, the City will partner with MTSU's Project LEAP.

Short-Term Objectives

- All applicants for the City's housing programs will receive lead-based paint educational materials.
- A visual assessment will be done on all pre-1978 houses considered for the Affordable Housing Assistance Program. Where indicated, an assessment by a certified professional will be ordered and paid for using CDBG funds. A copy of the report will be given to the property owner and the purchaser.
- A full assessment will be ordered for all pre-1978 homes accepted for the housing rehabilitation program. Any lead-based-paint issues identified will be mitigated as appropriate and clearance testing performed before the final inspection for each project.

Assisting Homeless Persons

Long-Term Objectives – The City will continue to support efforts by members of the Murfreesboro/Rutherford County Continuum of Care to implement *The Strategic Framework to End Chronic Homelessness*. The City will also continue to facilitate interaction between service providers and support the Continuum of Care by sponsoring the Mayor's Homeless Task Force.

Short-Term Objectives

- During Year One, complete rehabilitation of single-family residences purchased using NSP funds on behalf of the Continuum of Care and transfer ownership to designated nonprofit agencies. These homes will be used by the agencies as affordable rental property for very-low-income persons.
- Continue to provide space to Room in the Inn for \$1 a year
- Submit annual requests for Shelter + Care funding to provided transitional and permanent housing for the homeless
- Administer the City's Emergency Shelter Grant for THDA including a competitive application process and allocation of funds to successful subrecipients.
- Assist Murfreesboro Housing Authority in administering the Continuum of Care's Homeless Prevention and Rapid Re-housing Program grant from THDA.

FAIR HOUSING

Long-Term Objective – The City will be proactive in its efforts to affirmatively further fair housing.

Short Term Objectives

- Continue co-sponsoring the annual Tennessee Fair Housing Conference
- Implement recommendations offered in the City's 2010 Analysis of Impediments to Fair Housing Choice
- Provide fair housing education materials to all City housing program applicants

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

Before developing goals, programs and policies for reducing the number of poverty level families, an understanding of the scope of the problem is necessary. The table below reports the percentage of the City's population considered to be at or below the poverty level, then puts those percentages into context by comparing them to Rutherford County as a whole and the state.

Percentage of Population in Poverty by Category: 2007			
Category	Murfreesboro	Rutherford County	Tennessee
Age 65 and over	6.2%	10.3%	12.0%
Children under 18 years old	17.7%	15.5%	23.0%
All families	9.4%	9.0%	12.0%
Families with related children under 18 years old	16.4%	13.5%	18.9%
Married couple families	1.1%	2.6%	5.6%
Female-headed households, no husband present	31.3%	31.1%	34.3%
All people	16.0%	12.4%	15.9%

Source: 2007 American Community Survey, "Selected Economic Characteristics"

The City believes that education and employment are key factors when trying to break the cycle of poverty. To that end, the City is committed to funding programs over the next five years which will promote literacy, financial literacy and self-sufficiency. Partners in these efforts include the Murfreesboro City Schools, Murfreesboro Housing Authority and nonprofit agencies which will conduct programs as subrecipients. All home owners participating in the Housing Rehabilitation Program are required to undergo three hours of counseling. The nonprofit agency which conducts these sessions tailors the content to the individual needs of the home owner.

The City works with the Murfreesboro Housing Authority and the Tennessee Housing Development Agency to encourage Section 8 to Home Ownership participants. A provision in the policies of the City's Affordable Housing Assistance Program makes half of the financing provided to very-low-income first-time home buyers a grant and half a no-interest loan due on sale.

The City's Micro-Enterprise Program is formulated to provide jobs and business opportunities for income-eligible residents of the City. Business owner participants will be encouraged to recruit employees who are at or below the poverty level when hired.

The City includes Section 3 language in its notifications to housing rehabilitation contractors and in the housing rehabilitation contracts. Successful bidders are supplied with contact information for the Murfreesboro Housing Authority Section 3 coordinator and for other agencies able to supply low-income workers.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

How effective the City's anti-poverty strategy is over the next five years will depend on the City's continued commitment to its housing and economic development programs and on the ability of its subrecipient partners to reach target audiences. The City is committed to selecting projects which support the strategy and providing subrecipients the technical assistance they need to be successful.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

The City will support LIHTC applications for projects which further its housing goals and objectives.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

Housing needs and supportive services for the non-homeless as defined in 91.220(c) and (e) are addressed by the Murfreesboro Housing Authority, other state and local agencies tasked with preparing the area Continuum of Care Shelter + Care applications and the private sector. The Murfreesboro Community Development Department has no specific role in defining the priorities and specific objectives.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Many of the agencies which provide support services for the populations with special needs are members of the Mayor's Homeless Task Force. The Rutherford County Council on Aging has a large, active membership representing both the public and private sectors. The City participates in the RCCOA through the St. Clair Street Senior Center. These agencies actively pursue federal, state and private sector grant funding. Specific needs are detailed in their grant requests.

The York VA Medical Center provides social service support to veterans with special needs. Among the many local agencies offering case management to residents with special non-homeless needs are The Guidance Center, the Tennessee Department of Human Services, the Tennessee Department of Mental Health, the Rutherford County Adult Activity Center, the St. Clair Street Senior Center and the Rutherford County Drug Court.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Attachments section

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs.

Providers of services to persons in the subpopulations listed above were consulted. All said any numbers they provided would be purely speculative. Each did say based on history, the number of persons needing service would grow roughly in proportion to the growth of the community.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

Providers consulted said the greatest need for housing and supportive services for the subpopulations listed above were for people with mental health issues and drug and alcohol recovery issues.

3. Describe the basis for assigning the priority given to each category of priority needs.

The City consulted with agencies and organizations who provide services to these subpopulations.

4. Identify any obstacles to meeting underserved needs.

Funding for programs and adequate staffing levels

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Tennessee Department of Mental Health and Developmental Disabilities has issued licenses for 29 group homes in Murfreesboro, although not all licensees are currently operating homes. There are at least seven recovery communities in the city for persons in recovery from drug and/or alcohol addiction.

The state lists six approved halfway houses in Murfreesboro. None of the six offer services to females. None offers services to sex offenders. Two will accept violent offenders; two will accept violent offenders; and two will accept arsonists. Only one of the six accepts all three.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

The City is not a HOME entitlement. Any HOME funds used in Murfreesboro come to the City through the Tennessee Housing Development Agency competitive grant process. Should a THDA HOME grant application be successful during the next five years, the City plans to use the money to support owner-occupied single-family home rehabilitation projects. Members of the above listed subpopulations are eligible for participation in the Housing Rehabilitation Program if they own their home and otherwise qualify for the program.

Housing Opportunities for People with AIDS (HOPWA)

The City of Murfreesboro does not receive HOPWA funding. Specific health needs of local residents with HIV/AIDS are handled by the Rutherford County Health Department or private physicians. There are no assisted living facilities in Murfreesboro or Rutherford County specifically for HIV/AIDS patients, but local residents needing housing services are assisted by Nashville Cares, a Davidson County agency. A representative of Nashville Cares is a member of the R-Connect coalition coordinated by the Murfreesboro Housing Authority.

FAIR HOUSING

Affirmatively Furthering Fair Housing

The longstanding policy of the City of Murfreesboro is to affirmatively further fair housing. The City's Comprehensive Land Use Plan, adopted in 1988, included the following language:

"The City will encourage a diversity of housing types and population densities throughout the City in order to maintain a diverse and integrated population. The City will not seek to exclude any racial or socioeconomic segment of the population from any area of the city by imposing minimum requirements that are designed to so exclude.

"Residential single-family developments are to occur in these manners: the entire development will be according to the existing classification; a consideration in residential zonings will be to provide housing that a "neighborhood" school philosophy can be maintained. An achievement of social/racial/ economic heterogeneous grouping of children in each elementary school zone will be a goal and it will be recognized that residential zoning classifications to some extent serve to meet this goal."

To that end, the City actively engages in activities which promote fair housing and which facilitate handling of complaints when they arise.

City Channel 3, the City's government access channel has several spots promoting fair housing which are in the regular rotation for Public Service Announcements. An announcement referring fair housing questions and complaints to the Community Development Department is part of the City Hall phone messaging system for callers being transferred or who are on hold. Community Development Department activities have been the subject of features on City Channel 3 several times in the past year, and mention is always made during these features that the Department Director serves as the City's Fair Housing Officer and questions and complaints should be directed to the Department.

The Community Development Department has helped sponsor the Tennessee Fair Housing Matters Conference held annually in April and plans to continue doing so. The Department actively promotes the conference locally with both mailings and through the City Web site.

The Fair Housing logo is used on all Community Development Department-generated literature for public distribution. The booklet *Fair Housing: Equal Opportunity for All* is distributed to all applicants for the City's Housing Rehabilitation Program and the Affordable Housing Program and is also available on the City Web site (www.murfreesborotn.gov). The department routinely monitors housing related advertising in the local newspaper for potential fair housing violations.

Analysis of Impediments to Fair Housing Choice 2010

In conjunction with the preparation of this Consolidated Plan, the City of Murfreesboro commissioned Planning/Communications of River Forest, IL, to prepare an Analysis of Impediments to Fair Housing Choice.

By its very nature, the AI process is designed to help the local jurisdictions identify possible issues of concern and offer recommendations for mitigating problems. That said, the consultant began the report with a very positive statement: "Murfreesboro has attained a level of racial diversity in housing that most cities of its size, especially in the north, can only envy."

The report makes a number of recommendations. Throughout the five years of this Consolidated Plan, the City will pursue implementation of the recommendations included in the Analysis of Impediments to Fair Housing Choice 1010 for which it has jurisdiction. The City will work with organizations such as the Middle Tennessee Board of Realtors, the local property management association, and the homebuilders association to provide technical assistance whenever possible so that their members will be more knowledgeable and responsive to fair housing issues in the community.

ATTACHMENTS

2009 CHAS HOUSING NEEDS TABLES ADJUSTED FOR MURFREESBORO

TABLE 1 - Housing Problems by Income

Estimate Rutherford County	Tenure	Housing Problems	Household Income	Est - M'boro	%
61,050	Owner	All	All	20,643	100%
2,680	Owner	Yes	30% AMI or less	906	4.4%
2,305	Owner	Yes	30.1-50% AMI	779	3.8%
4,405	Owner	Yes	50.1-80% AMI	1,489	7.2%
1,335	Owner	Yes	80.1-95% AMI	451	2.2%
2,850	Owner	Yes	95.1% AMI and above	963	4.7%
				4,588	22.2%

Estimate Rutherford County	Tenure	Housing Problems	Household Income	Est - M'boro	%
26,940	Renter	All	All	16,728	100%
6,010	Renter	Yes	30% AMI or less	3,732	22.3%
3,215	Renter	Yes	30.1-50% AMI	1,996	11.9%
2,920	Renter	Yes	50.1-80% AMI	1,813	10.8%
95	Renter	Yes	80.1-95% AMI	59	0.4%
245	Renter	Yes	95.1% AMI and above	152	0.9%
				7,752	46.3%

TABLE 2 - Severe Housing Problems

Estimate Rutherford County	Tenure	Severe Housing Problems	Household Income	Estimate M'boro	%
61,050	Owner	All	All	20,643	
4,360	Owner	Yes	All	1,474	7.1%
1,850	Owner	Yes	30% AMI or less	625	3.0%
1,295	Owner	Yes	30.1-50% AMI	438	2.1%
930	Owner	Yes	50.1-80% AMI	314	1.5%
175	Owner	Yes	80.1-95% AMI	59	0.3%
110	Owner	Yes	95.1% AMI and above	37	0.2%

Estimate Rutherford County	Tenure	Severe Housing Problems	Household Income	Estimate M'boro	%
26,940	Renter	All	All	16,728	
7,515	Renter	Yes	All	4,666	27.9%
5,550	Renter	Yes	30% AMI or less	3,446	20.6%
1,530	Renter	Yes	30.1-50% AMI	950	5.7%
390	Renter	Yes	50.1-80% AMI	242	1.4%
0	Renter	Yes	80.1-95% AMI	-	0.0%
45	Renter	Yes	95.1% AMI and above	28	0.2%

TABLE 3 - Housing Problem Severity

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
87,990	All	All	All	37,371	100.0%
61,050	Owner	All	All	20,643	55.2%
26,940	Renter	All	All	16,728	44.8%

Substandard

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
110	Owner	Substandard	All	37	0.2%
0	Owner	Substandard	<=30% AMI	-	0.0%
0	Owner	Substandard	30.1-50% AMI	-	0.0%
25	Owner	Substandard	50.1-60% AMI	8	0.0%
25	Owner	Substandard	60.1-80% AMI	8	0.0%
20	Owner	Substandard	80.1-95% AMI	7	0.0%
35	Owner	Substandard	>95% AMI	12	0.1%

275	Renter	Substandard	All	171	1.0%
45	Renter	Substandard	<=30% AMI	28	0.2%
135	Renter	Substandard	30.1-50% AMI	84	0.5%
50	Renter	Substandard	50.1-60% AMI	31	0.2%
0	Renter	Substandard	60.1-80% AMI	-	0.0%
0	Renter	Substandard	80.1-95% AMI	-	0.0%
45	Renter	Substandard	>95% AMI	28	0.2%

Severely Overcrowded

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
60	Owner	Severely overcrowded	All	20	0.1%
0	Owner	Severely overcrowded	<=30% AMI	-	0.0%
0	Owner	Severely overcrowded	30.1-50% AMI	-	0.0%
20	Owner	Severely overcrowded	50.1-60% AMI	7	0.0%
0	Owner	Severely overcrowded	60.1-80% AMI	-	0.0%
40	Owner	Severely overcrowded	80.1-95% AMI	14	0.1%
0	Owner	Severely overcrowded	>95% AMI	-	0.0%

100	Renter	Severely overcrowded	All	62	0.4%
0	Renter	Severely overcrowded	<=30% AMI	-	0.0%
0	Renter	Severely overcrowded	30.1-50% AMI	-	0.0%
100	Renter	Severely overcrowded	50.1-60% AMI	62	0.4%
0	Renter	Severely overcrowded	60.1-80% AMI	-	0.0%
0	Renter	Severely overcrowded	80.1-95% AMI	-	0.0%
0	Renter	Severely overcrowded	>95% AMI	-	0.0%

TABLE 3 -
Continued

Overcrowded

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
640	Owner	Overcrowded	All	272	1.0%
30	Owner	Overcrowded	<=30% AMI	13	0.0%
100	Owner	Overcrowded	30.1-50% AMI	43	0.2%
20	Owner	Overcrowded	50.1-60% AMI	9	0.0%
20	Owner	Overcrowded	60.1-80% AMI	9	0.0%
40	Owner	Overcrowded	80.1-95% AMI	17	0.1%
430	Owner	Overcrowded	>95% AMI	183	0.7%

520	Renter	Overcrowded	All	221	1.9%
45	Renter	Overcrowded	<=30% AMI	19	0.2%
90	Renter	Overcrowded	30.1-50% AMI	38	0.3%
125	Renter	Overcrowded	50.1-60% AMI	53	0.5%
140	Renter	Overcrowded	60.1-80% AMI	60	0.5%
0	Renter	Overcrowded	80.1-95% AMI	-	0.0%
120	Renter	Overcrowded	>95% AMI	51	0.4%

Severely Cost Burdened

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
4,110	Owner	Severely cost burdened	All	1,747	6.7%
1,835	Owner	Severely cost burdened	<=30% AMI	780	3.0%
1,235	Owner	Severely cost burdened	30.1-50% AMI	525	2.0%
365	Owner	Severely cost burdened	50.1-60% AMI	155	0.6%
490	Owner	Severely cost burdened	60.1-80% AMI	208	0.8%
115	Owner	Severely cost burdened	80.1-95% AMI	49	0.2%
75	Owner	Severely cost burdened	>95% AMI	32	0.1%

7,115	Renter	Severely cost burdened	All	3,024	26.4%
5,480	Renter	Severely cost burdened	<=30% AMI	2,329	20.3%
1,390	Renter	Severely cost burdened	30.1-50% AMI	591	5.2%
190	Renter	Severely cost burdened	50.1-60% AMI	81	0.7%
55	Renter	Severely cost burdened	60.1-80% AMI	23	0.2%
0	Renter	Severely cost burdened	80.1-95% AMI	-	0.0%
0	Renter	Severely cost burdened	>95% AMI	-	0.0%

TABLE 3
Cost burdened

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
8,650	Owner	Cost burdened	All	3,676	14.2%
815	Owner	Cost burdened	<=30% AMI	346	1.3%
970	Owner	Cost burdened	30.1-50% AMI	412	1.6%
1,050	Owner	Cost burdened	50.1-60% AMI	446	1.7%
2,390	Owner	Cost burdened	60.1-80% AMI	1,016	3.9%
1,115	Owner	Cost burdened	80.1-95% AMI	474	1.8%
2,310	Owner	Cost burdened	>95% AMI	982	3.8%

Cost burdened

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
4,475	Renter	Cost burdened	All	1,902	16.6%
440	Renter	Cost burdened	<=30% AMI	187	1.6%
1,595	Renter	Cost burdened	30.1-50% AMI	678	5.9%
1,330	Renter	Cost burdened	50.1-60% AMI	565	4.9%
935	Renter	Cost burdened	60.1-80% AMI	397	3.5%
95	Renter	Cost burdened	80.1-95% AMI	40	0.4%
80	Renter	Cost burdened	>95% AMI	34	0.3%

No income or no cash rent

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
235	Owner	No income or no cash rent	All	100	0.4%
235	Owner	No income or no cash rent	<=30% AMI	100	0.4%
0	Owner	No income or no cash rent	30.1-50% AMI	-	0.0%
0	Owner	No income or no cash rent	50.1-60% AMI	-	0.0%
0	Owner	No income or no cash rent	60.1-80% AMI	-	0.0%
0	Owner	No income or no cash rent	80.1-95% AMI	-	0.0%
0	Owner	No income or no cash rent	>95% AMI	-	0.0%

1,855	Renter	No income or no cash rent	All	788	6.9%
1,025	Renter	No income or no cash rent	<=30% AMI	436	3.8%
235	Renter	No income or no cash rent	30.1-50% AMI	100	0.9%
105	Renter	No income or no cash rent	50.1-60% AMI	45	0.4%
100	Renter	No income or no cash rent	60.1-80% AMI	43	0.4%
25	Renter	No income or no cash rent	80.1-95% AMI	11	0.1%
365	Renter	No income or no cash rent	>95% AMI	155	1.4%

TABLE 3

No Housing Problems

Estimate	Tenure	Housing Problem Severity	Household Income	Est. M'boro	%
47,245	Owner	No housing problems	All	20,079	77.4%
730	Owner	No housing problems	<=30% AMI	310	1.2%
1,400	Owner	No housing problems	30.1-50% AMI	595	2.3%
1,235	Owner	No housing problems	50.1-60% AMI	525	2.0%
3,440	Owner	No housing problems	60.1-80% AMI	1,462	5.6%
4,860	Owner	No housing problems	80.1-95% AMI	2,066	8.0%
35,575	Owner	No housing problems	>95% AMI	15,119	58.3%
12,600	Renter	No housing problems	All	5,355	46.8%
515	Renter	No housing problems	<=30% AMI	219	1.9%
660	Renter	No housing problems	30.1-50% AMI	281	2.4%
1,070	Renter	No housing problems	50.1-60% AMI	455	4.0%
2,680	Renter	No housing problems	60.1-80% AMI	1,139	9.9%
2,190	Renter	No housing problems	80.1-95% AMI	931	8.1%
5,490	Renter	No housing problems	>95% AMI	2,333	20.4%

TABLE 4 - Housing Needs by Family Type

Estimate	Tenure	Housing Problems	Household Type	Household Size	Estimate M'boro	%
87,995	All	All	All	All	37371	100.0%
61,050	Owner	All	All	All	20643	55.2%
26,940	Renter	All	All	All	16728	44.7%

Estimate	Tenure	Housing Problems	Household Type	Household Size	Estimate M'boro	%
13,575	Owner	Yes	All	All	4588	22.2%
3,360	Owner	Yes	Family, 1 parent	All	1136	5.5%
2,620	Owner	Yes	Family, 1 parent	4 or fewer	886	4.3%
740	Owner	Yes	Family, 1 parent	5 or more	250	1.2%
6,160	Owner	Yes	Family, 2 parents	All	2082	10.1%
5,165	Owner	Yes	Family, 2 parents	4 or fewer	1746	8.5%
995	Owner	Yes	Family, 2 parents	5 or more	336	1.6%
4,055	Owner	Yes	Non-family	All	1371	6.6%
4,055	Owner	Yes	Non-family	4 or fewer	1371	6.6%
0	Owner	Yes	Non-family	5 or more	0	0.0%

12,485	Renter	Yes	All	All	7753	46.3%
3,355	Renter	Yes	Family, 1 parent	All	2083	12.5%
2,880	Renter	Yes	Family, 1 parent	4 or fewer	1788	10.7%
475	Renter	Yes	Family, 1 parent	5 or more	295	1.8%
1,955	Renter	Yes	Family, 2 parents	All	1214	7.3%
1,375	Renter	Yes	Family, 2 parents	4 or fewer	854	5.1%
580	Renter	Yes	Family, 2 parents	5 or more	360	2.2%
7,175	Renter	Yes	Non-family	All	4456	26.6%
7,175	Renter	Yes	Non-family	4 or fewer	4456	26.6%

TABLE 5 - Housing Problems for the Elderly

Estimate	Tenure	Housing Problems	Household Income	Elderly Status	Estimate M'boro	%
87,995	All	All	All	All	37,371	100.0%
61,050	Owner	All	All	All	20,643	55.2%
26,940	Renter	All	All	All	16,728	44.7%

Estimate	Tenure	Housing Problems	Household Income	Elderly Status	Estimate M'boro	%
13,575	Owner	yes	All	All	4,588	22.2%
740	Owner	yes	30% AMI or less	Elderly	250	1.2%
440	Owner	yes	30.1-50% AMI	Elderly	149	0.7%
625	Owner	yes	50.1-80% AMI	Elderly	211	1.0%
100	Owner	yes	80.1-95% AMI	Elderly	34	0.2%
140	Owner	yes	95.1% AMI and above	Elderly	47	0.2%
555	Owner	yes	30% AMI or less	Extra-elderly	188	0.9%
150	Owner	yes	30.1-50% AMI	Extra-elderly	51	0.2%
150	Owner	yes	50.1-80% AMI	Extra-elderly	51	0.2%
40	Owner	yes	80.1-95% AMI	Extra-elderly	14	0.1%
105	Owner	yes	95.1% AMI and above	Extra-elderly	35	0.2%

Estimate	Tenure	Housing Problems	Household Income	Elderly Status	Estimate M'boro	%
12,485	Renter	Yes	All	All	7,752	46.3%
460	Renter	Yes	30% AMI or less	Elderly	286	1.7%
380	Renter	Yes	30.1-50% AMI	Elderly	236	1.4%
175	Renter	Yes	50.1-80% AMI	Elderly	109	0.6%
0	Renter	Yes	80.1-95% AMI	Elderly	0	0.0%
0	Renter	Yes	95.1% AMI and above	Elderly	0	0.0%
235	Renter	Yes	30% AMI or less	Extra-elderly	146	0.9%
60	Renter	Yes	30.1-50% AMI	Extra-elderly	37	0.2%
130	Renter	Yes	50.1-80% AMI	Extra-elderly	81	0.5%
0	Renter	Yes	80.1-95% AMI	Extra-elderly	0	0.0%
45	Renter	Yes	95.1% AMI and above	Extra-elderly	28	0.2%

TABLE 6 - Housing Needs of the Disabled

Estimate	Tenure	Housing Problem	Household Income	Disability Status	Estimate M'boro	%
87,995	All	All	All	All	37,371	100.0%
61,050	Owner	All	All	All	20,643	55.2%
26,940	Renter	All	All	All	16,728	44.8%

13,575	Owner	Yes	All	All	4,588	22.2%
12,485	Renter	Yes	All	All	7,752	46.3%

Estimate	Tenure	Housing Problem	Household Income	Disability Status	Estimate M'boro	%
650	Owner	Yes	30% AMI or less	Disabled	220	1.1%
380	Owner	Yes	30.1-50% AMI	Disabled	128	0.6%
325	Owner	Yes	50.1-80% AMI	Disabled	110	0.5%
200	Owner	Yes	80.1% AMI and above	Disabled	68	0.3%
485	Renter	Yes	30% AMI or less	Disabled	301	1.8%
205	Renter	Yes	30.1-50% AMI	Disabled	127	0.8%
200	Renter	Yes	50.1-80% AMI	Disabled	124	0.7%
45	Renter	Yes	80.1% AMI and above	Disabled	28	0.2%

Table 7 - Cost burden - Household

Estimate	Tenure	Household Type	Cost Burden	Estimate M'boro	%
61,050	Owner	All	All	20,643	
26,940	Renter	All	All	16,728	
4,575	Owner	Small family, non-elderly	Moderate cost burden	1,546	7.5%
760	Owner	Large family	Moderate cost burden	257	1.2%
1,885	Owner	Non-family, non-elderly	Moderate cost burden	637	3.1%
				2,440	11.8%
1,640	Renter	Small family, non-elderly	Moderate cost burden	1,018	6.1%
210	Renter	Large family	Moderate cost burden	130	0.8%
2,345	Renter	Non-family, non-elderly	Moderate cost burden	1,456	8.7%
				2,605	15.6%
2,095	Owner	Small family, non-elderly	Severe cost burden	708	3.4%
370	Owner	Large family	Severe cost burden	125	0.6%
815	Owner	Non-family, non-elderly	Severe cost burden	275	1.3%
				1,109	5.4%
2,525	Renter	Small family, non-elderly	Severe cost burden	1,568	9.4%
150	Renter	Large family	Severe cost burden	93	0.6%
3,820	Renter	Non-family, non-elderly	Severe cost burden	2,372	14.2%
				4,033	24.1%
Estimate	Tenure	Household Type	Cost Burden	Estimate M'boro	%
725	Owner	Small family, elderly	Moderate cost burden	245	1.2%
770	Owner	Non-family, elderly	Moderate cost burden	260	1.3%
				505	2.4%
365	Owner	Small family, elderly	Severe cost burden	123	0.6%
585	Owner	Non-family, elderly	Severe cost burden	198	1.0%
				321	1.6%
365	Owner	Small family, elderly	Severe cost burden	123	0.7%
585	Owner	Non-family, elderly	Severe cost burden	198	1.2%
				321	1.9%
75	Renter	Small family, elderly	Severe cost burden	47	0.3%
595	Renter	Non-family, elderly	Severe cost burden	369	2.2%
				416	2.5%

TABLE 8 - Cost
Burden by Income

Estimate	Tenure	Household Income	Cost Burden	Standard/ Substand ard	Estimate M'boro	%
87,995	All	All	All	All	37,371	100.0%
61,050	Owner	All	All	All	20,643	55.2%
26,940	Renter	All	All	All	16,728	44.8%

Estimate	Tenure	Household Income	Cost Burden	Standard/ Substand ard	Estimate M'boro	%
815	Owner	30% AMI or less	Moderate cost burden	All	275	1.3%
980	Owner	30.1-50% AMI	Moderate cost burden	All	331	1.6%
3,465	Owner	50.1-80% AMI	Moderate cost burden	All	1,171	5.7%
1,135	Owner	80.1-95% AMI	Moderate cost burden	All	384	1.9%
2,310	Owner	95.1% AMI and above	Moderate cost burden	All	781	3.8%
1,850	Owner	30% AMI or less	Severe cost burden	All	625	3.0%
1,295	Owner	30.1-50% AMI	Severe cost burden	All	438	2.1%
900	Owner	50.1-80% AMI	Severe cost burden	All	304	1.5%
115	Owner	80.1-95% AMI	Severe cost burden	All	39	0.2%
75	Owner	95.1% AMI and above	Severe cost burden	All	25	0.1%

Estimate	Tenure	Household Income	Cost Burden	Standard/ Substand ard	Estimate M'boro	%
440	Renter	30% AMI or less	Moderate cost burden	All	273	1.6%
1,695	Renter	30.1-50% AMI	Moderate cost burden	All	720	4.3%
2,315	Renter	50.1-80% AMI	Moderate cost burden	All	984	5.9%
95	Renter	80.1-95% AMI	Moderate cost burden	All	40	0.2%
80	Renter	95.1% AMI and above	Moderate cost burden	All	34	0.2%
5,530	Renter	30% AMI or less	Severe cost burden	All	2,350	14.0%
1,390	Renter	30.1-50% AMI	Severe cost burden	All	591	3.5%
245	Renter	50.1-80% AMI	Severe cost burden	All	104	0.6%
0	Renter	80.1-95% AMI	Severe cost burden	All	-	0.0%
0	Renter	95.1% AMI and above	Severe cost burden	All	-	0.0%

TABLE 9 - Cost Burden by Race

estimate	Tenure	Race	Cost Burden	Estimate M'boro	%
87,995	All	All	All	37,371	100.0%
61,050	Owner	All	All	20,643	55.2%
26,940	Renter	All	All	16,728	44.8%
estimate	Tenure	Race	Cost Burden	Estimate M'boro	%
52,505	Owner	White	All	17,747	86.0%
7,355	Owner	White	Moderate cost burden	2,486	12.0%
3,045	Owner	White	Severe cost burden	1,029	5.0%
19,745	Renter	White	All	12,260	73.3%
3,515	Renter	White	Moderate cost burden	2,182	13.0%
4,095	Renter	White	Severe cost burden	2,543	15.2%
5,035	Owner	Black	All	1,702	8.2%
860	Owner	Black	Moderate cost burden	291	1.4%
775	Owner	Black	Severe cost burden	262	1.3%
4,415	Renter	Black	All	2,741	16.4%
535	Renter	Black	Moderate cost burden	332	2.0%
1,950	Renter	Black	Severe cost burden	1,211	7.2%
1,770	Owner	Hispanic	All	598	2.9%
235	Owner	Hispanic	Moderate cost burden	79	0.4%
260	Owner	Hispanic	Severe cost burden	88	0.4%
1,665	Renter	Hispanic	All	1,034	6.2%
280	Renter	Hispanic	Moderate cost burden	174	1.0%
620	Renter	Hispanic	Severe cost burden	385	2.3%
1,355	Owner	Asian	All	458	2.2%
160	Owner	Asian	Moderate cost burden	54	0.3%
150	Owner	Asian	Severe cost burden	51	0.2%
510	Renter	Asian	All	317	1.9%
100	Renter	Asian	Moderate cost burden	62	0.4%
225	Renter	Asian	Severe cost burden	140	0.8%
65	Owner	American Indian	All	22	0.1%
20	Owner	American Indian	Moderate cost burden	7	0.0%
0	Owner	American Indian	Severe cost burden	-	0.0%
265	Renter	American Indian	All	165	1.0%
100	Renter	American Indian	Moderate cost burden	62	0.4%
145	Renter	American Indian	Severe cost burden	90	0.5%

TABLE 10 - Overcrowding & Homelessness Risk

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
87,995	A	All	All	All	37,371	100.0%
61,050	O	All - Owner Occupied	All	All	20,643	55.2%
26,940	R	All - Renter Occupied	All	All	16,728	44.8%

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
30	O	Moderate	30% AMI or less	1 family household	10	0.05%
75	O	Moderate	30.1-50% AMI	1 family household	25	0.12%
40	O	Moderate	50.1-80% AMI	1 family household	14	0.07%
25	O	Moderate	80.1-95% AMI	1 family household	8	0.04%
275	O	Moderate	>95.1% AMI	1 family household	93	0.45%

0	O	Moderate	30% AMI or less	2+ families in household	-	0.00%
25	O	Moderate	30.1-50% AMI	2+ families	8	0.04%
0	O	Moderate	50.1-80% AMI	2+ families	-	0.00%
20	O	Moderate	80.1-95% AMI	2+ families	7	0.03%
155	O	Moderate	>95.1% AMI	2+ families	52	0.25%

0	O	Moderate	30% AMI or less	Non-family household	-	0.00%
0	O	Moderate	30.1-50% AMI	Non-family household	-	0.00%
0	O	Moderate	50.1-80% AMI	Non-family household	-	0.00%
0	O	Moderate	80.1-95% AMI	Non-family household	-	0.00%
0	O	Moderate	>95.1% AMI	Non-family household	-	0.00%

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
45	R	Moderate	30% AMI or less	1 family household	28	0.17%
90	R	Moderate	30.1-50% AMI	1 family household	56	0.33%
220	R	Moderate	50.1-80% AMI	1 family household	137	0.82%
0	R	Moderate	80.1-95% AMI	1 family household	-	0.00%
90	R	Moderate	>95.1% AMI	1 family household	56	0.33%

0	R	Moderate	30% AMI or less	2+ families in household	-	0.00%
0	R	Moderate	30.1-50% AMI	2+ families	-	0.00%
45	R	Moderate	50.1-80% AMI	2+ families	28	0.17%
0	R	Moderate	80.1-95% AMI	2+ families	-	0.00%
0	R	Moderate	>95.1% AMI	2+ families	-	0.00%

0	R	Moderate	30% AMI or less	Non-family household	-	0.00%
0	R	Moderate	30.1-50% AMI	Non-family household	-	0.00%
0	R	Moderate	50.1-80% AMI	Non-family household	-	0.00%
0	R	Moderate	80.1-95% AMI	Non-family household	-	0.00%
30	R	Moderate	>95.1% AMI	Non-family household	19	0.11%

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
0	O	Severe overcrowding	30% AMI or less	1 family household	-	0.00%
0	O	Severe overcrowding	30.1-50% AMI	1 family household	-	0.00%
0	O	Severe overcrowding	50.1-80% AMI	1 family household	-	0.00%
0	O	Severe overcrowding	80.1-95% AMI	1 family household	-	0.00%
20	O	Severe overcrowding	>95.1% AMI	1 family household	7	0.03%

0	O	Severe	30% AMI or less	2+ families in household	-	0.00%
0	O	Severe	30.1-50% AMI	2+ families	-	0.00%
20	O	Severe	50.1-80% AMI	2+ families	7	0.03%
40	O	Severe	80.1-95% AMI	2+ families	14	0.07%
0	O	Severe	>95.1% AMI	2+ families	-	0.00%

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
0	O	Severe overcrowding	30% AMI or less	Non-family household	-	0.00%
0	O	Severe overcrowding	30.1-50% AMI	Non-family household	-	0.00%
0	O	Severe overcrowding	50.1-80% AMI	Non-family household	-	0.00%
0	O	Severe overcrowding	80.1-95% AMI	Non-family household	-	0.00%
0	O	Severe overcrowding	>95.1% AMI	Non-family household	-	0.00%

Estimate	Tenure	Overcrowding	Household Income	Family Structure	Estimate M'boro	%
0	R	Severe	30% AMI or less	1 family household		0.0%
0	R	Severe overcrowding	30.1-50% AMI	1 family household		0.0%
100	R	Severe overcrowding	50.1-80% AMI	1 family household	62	0.4%
0	R	Severe overcrowding	80.1-95% AMI	1 family household		0.0%
0	R	Severe overcrowding	>95.1% AMI	1 family household		0.0%

0	R	Severe overcrowding	30% AMI or less	2+ families in household		0.0%
0	R	Severe overcrowding	30.1-50% AMI	2+ families		0.0%
0	R	Severe overcrowding	50.1-80% AMI	2+ families		0.0%
0	R	Severe overcrowding	80.1-95% AMI	2+ families		0.0%
0	R	Severe overcrowding	>95.1% AMI	2+ families		0.0%

0	R	Severe overcrowding	30% AMI or less	Non-family household		0.0%
0	R	Severe overcrowding	30.1-50% AMI	Non-family household		0.0%
0	R	Severe overcrowding	50.1-80% AMI	Non-family household		0.0%
0	R	Severe overcrowding	80.1-95% AMI	Non-family household		0.0%
0	R	Severe overcrowding	>95.1% AMI	Non-family household		0.0%

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population					Sheltered		Un-sheltered	Total	City of Murfreesboro											
					Emergency	Transitional			Data Quality											
										<div>(N) enumerations</div>										
1. Homeless Individuals					109	6	104	219												
2. Homeless Families with Children					11	2	4	17												
	2a. Persons in Homeless with Children Families				49	4	14	67												
Total (lines 1 + 2a)					158	10	118	286												
Part 2: Homeless Subpopulations					Sheltered			Un-sheltered	Total	Data Quality										
1. Chronically Homeless					10			60	70	<div>(N) enumerations</div>										
2. Severely Mentally Ill					72			0	72											
3. Chronic Substance Abuse					26			0	26											
4. Veterans					11			0	11											
5. Persons with HIV/AIDS					2			0	2											
6. Victims of Domestic Violence					31			0	31											
7. Youth (Under 18 years of age)					27			0	27											
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5							
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal			
Beds	Emergency Shelters	145	104	41	0	0	0	0	0	0	0	0	41	0	41	0	0%	H	N	
	Transitional Housing	100	10	90	15	0	15	0	20	0	20	0	20	0	90	0	0%	H	N	

		Permanent Supportive Housing	125	27	98	18	0	20	0	20	0	20	0	20	0	98	0	0%	H	N	
		Total	370	141	229	0	0	0	0	0	0	0	0	41	0	41	0	0%		N	
Chronically Homeless		32	15															H	N		
Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
					Year 1		Year 2		Year 3		Year 4		Year 5								
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal				
Beds	Emergency Shelters	90	64	26	0	0	0	0	0	0	0	0	26	0	26	0	0%	H	Y		
	Transitional Housing	36	12	24	5	0	5	0	5	0	5	0	4	0	24	0	0%				
	Permanent Supportive Housing	85	40	45	9	0	9	0	9	0	9	0	9	0	45	0	0%				
	Total	211	116	95	14	0	14	14	0	0	14	0	39	0	81	14	17%	H	N		

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Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2 Affordability of Decent Housing							
DH-2 (1)	Specific Objective - Decent Housing	CDBG	Number of households assisted;	2010	12		0%
				2011	12		0%
				2012	12		0%
				2013	12		0%
				2014	12		0%
						0	#DIV/0!
			Number of households households attaining Energy Star certificate	2010	2		0%
				2011	2		0%
				2012	2		0%
				2013	2		0%
				2014	2		0%
		MULTI-YEAR GOAL				0	#DIV/0!
	Specific Annual Objective - Address the need for affordable, decent housing by offering rehabilitation assistance to low- and moderate-income households.	CDBG	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
				2012			#DIV/0!
				2013			#DIV/0!
				2014			#DIV/0!
		MULTI-YEAR GOAL				0	#DIV/0!


 New Specific Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
DH-2	Affordability of Decent Housing						
DH-2 (2)	Address the need for affordable, decent housing by offering downpayment assistance to low- and moderate-income households.	CDBG	Number of low/mod households assisted	2010	12		0%
				2011	12		0%
		Source of Funds #2		2012	12		0%
				2013	12		0%
		Source of Funds #3		2014	12		0%
			MULTI-YEAR GOAL		60	0	#DIV/0!
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective Serve at least 12 income-eligible households annually through housing rehabilitation, reconstruction, emergency repairs, sewer tap fee assistance or the removal of trees that have become health and/or safety issues.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!


 New Specific Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (1)	Make opportunities to improve adult literacy skills more accessible by providing literacy coordinator for the Patterson Park/South Maney neighborhood. (Read to Succeed)	CDBG	Number of individuals participating in classes	2010	120		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#VALUE!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		120	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Assist at least 120 individuals develop literacy skills. Activity will be re-evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (2)	Improve accessibility to adult day care for senior citizens with Alzheimer's or other form of dementia. (St. Clair Street Senior Center)	CDBG	Number of participants served weekly	2010	9		0%
				2011	9		0%
		Source of Funds #2		2012	9		0%
				2013	9		0%
		Source of Funds #3		2014	9		0%
			MULTI-YEAR GOAL		45	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Provide services to as many as nine adults daily.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1		2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
SL-1	Availability/Accessibility of Suitable Living Environment							
SL-1 (3)	Improve accessibility to adult day care for senior citizens with Alzheimer's or other form of dementia. (Elders First)	CDBG	Number of participants served	2010	9		0%	
				2011	9		0%	
				2012	9		0%	
				2013	9		0%	
				2014	9		0%	
			MULTI-YEAR GOAL			45	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!	
				2011			#DIV/0!	
		Source of Funds #2		2012			#DIV/0!	
				2013			#DIV/0!	
		2014				#DIV/0!		
		MULTI-YEAR GOAL				0	#DIV/0!	
	Specific Annual Objective - Provide services to as many as nine adults daily.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!	
				2011			#DIV/0!	
		Source of Funds #2		2012			#DIV/0!	
				2013			#DIV/0!	
				2014			#DIV/0!	
			MULTI-YEAR GOAL				0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (4)	Improve access to after school tutoring and study supervision for club members in a safe, controlled, suitable environment (Boys & Girls Club)	CDBG	Number of participants in programs	2010	150		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#VALUE!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		150	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Assist as many as 150 income-eligible club members. Activity will be re-evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
SL-1	Availability/Accessibility of Suitable Living Environment							
SL-1 (5)	Improve the accessibility of low-income residents of Franklin Heights to low-cost health care services by increasing the number of hours an on-site clinic is open (Primary Care & HOPE Clinic)	CDBG	Number of patients served at clinic	2010	750		0%	
		Source of Funds #2		2011			#DIV/0!	
				2012			#DIV/0!	
				2013			#VALUE!	
				2014			#DIV/0!	
		Source of Funds #3	MULTI-YEAR GOAL			750	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!	
		Source of Funds #2		2011			#DIV/0!	
				2012			#DIV/0!	
				2013			#DIV/0!	
	2014					#DIV/0!		
	Specific Annual Objective - Activity will be re-evaluated on annual basis for renewal.	Source of Funds #3	MULTI-YEAR GOAL				0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!	
		Source of Funds #2		2011			#DIV/0!	
				2012			#DIV/0!	
				2013			#DIV/0!	
				2014			#DIV/0!	
		Source of Funds #3	MULTI-YEAR GOAL				0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (6)	To improve access to court-ordered supervised visits for low-income non-custodial parents. (Exchange Club Center for the Prevention of Child Abuse)	CDBG	Number of children served; Number of total supervised visits	2010	140		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#VALUE!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		140	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Assist as many as 140 parents and children annually. Activity will be re-evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (7)	Specific Objective - Public Service activity to provide access to better post-natal health care for income-eligible mothers and their babies. (Nurses for Newborns)	CDBG	Number of mothers and babies served.	2010	100		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		100	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
	Specific Annual Objective - Provide in-home nursing services for newborn babies of income-eligible mothers. Program to be evaluated annually for renewal.	Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (8)	Improve the access to services for the homeless which will promote a more suitable living environment (HMIS)	CDBG	Number of persons who are entered in HMIS by participating agencies	2010	140		0%
				2011	140		0%
		Source of Funds #2		2012	140		0%
				2013	140		0%
		Source of Funds #3		2014	140		0%
			MULTI-YEAR GOAL		700	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Help provide data base which will help at least 140 persons better access services for the homeless and homelessness prevention.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!


 New Specific Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (9)	Specific Objective - This Public Service grant will help Domestic Violence hire a part-time family advocate who will assist victims of domestic violence by providing enhanced support services such as child care, transportation and additional case management so that clients are able to fully participate in established community resources.	CDBG	Number of parents and children receiving access to services	2010	100		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		100	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - To provide access to services to at least 100 victims of domestic violence and their children. Activity will be evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (10)	Specific Objective - Public service activity to teach financial literacy skills to residents of the Franklin Heights Public Housing facility. (Dominion Financial Management)	CDBG	Number of residents attending classes or receiving one-on-one counseling	2010	75		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		75	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
	Specific Annual Objective - To provide group classes and one-on-one counseling for residents with professional housing counselor. Activity will be evaluated annually for renewal.	Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (11)	Specific Objective - Public service activity funded to provide access to hot lunches for income-eligible persons including the homeless. This grant will help fund the salary of a part-time food service employee to help coordinate the efforts of volunteers in the agency's Outreach Center Food Project. The project serves a hot meal to the homeless and other agency clients five days a week. (The Journey Home)	CDBG	Number of hot meals served by agency.	2010	10,000		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		10,000	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
	Specific Annual Objective - To improve quality of life for the homeless and others needing the assistance of the agency. Activity will be evaluated annually for renewal.	Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!



Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
SL-1	Availability/Accessibility of Suitable Living Environment						
SL-1 (12)	Specific Objective - This grant will help fund the salary of a staff person who will provide counseling services to single mothers with children in the agency's Wellspring Program for women. The mothers will reside at a property purchased, rehabilitated and transferred to Greenhouse Ministries using Neighborhood Stabilization Program funds. (Greenhouse Ministries)	CDBG	Number of mothers and children receiving improved access to services through program.	2010	6		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		6	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - At least four single mothers with children will have improved access to services because of this grant. Activity will be re-evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!


 New Specific
Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-1	Availability/Accessibility of Economic Opportunity						
EO-1 (1)	Specific Objective - Enhance the accessibility to economic opportunity by providing supportive services to help reduce the number of high school dropouts (Youth Can)	CDBG	Number of youths enrolled in dropout prevention program	2010	100		0%
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#VALUE!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL		100	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
	Specific Annual Objective - Provide services to at least 100 young people.	Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
		Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!


 New Specific Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-1	Availability/Accessibility of Economic Opportunity						
EO-1 ()	Specific Objective - To provide technical assistance and bridge loans to microenterprises. Technical assistance to be offered by MTSU's Small Business Development Center. Loan pool to be operated ny City of Murfreesboro.	CDBG	Number of loans closed	2010	6		0%
				2011	6		0%
		Source of Funds #2		2012	6		0%
				2013	6		0%
		Source of Funds #3		2014	6		0%
			MULTI-YEAR GOAL		36	0	0%
		Source of Funds #1	Performance Indicator #2	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - To recruit qualified applicants to the program for technical assistance to prepare them to borrow from the microenterprise loan fund.	Source of Funds #1	Performance Indicator #3	2010			#DIV/0!
				2011			#DIV/0!
		Source of Funds #2		2012			#DIV/0!
				2013			#DIV/0!
		Source of Funds #3		2014			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!


 New Specific
Objective

Summary of Specific Annual Objectives

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed
EO-1	Availability/Accessibility of Economic Opportunity						
EO-1 (3)	Improve the availability of economic opportunities by providing educational experiences which will help adult participants acquire basic workforce skills (Murfreesboro City Schools).	CDBG	Number of individuals served in program	2010	300		0%
				2011			#VALUE!
		Source of Funds #2		2012			#VALUE!
				2013			#VALUE!
		Source of Funds #3		2014			#VALUE!
			MULTI-YEAR GOAL		300	0	0%
		Source of Funds #1	Performance Indicator #2	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!
	Specific Annual Objective - Number of Franklin Heights residents receiving better access to economic opportunities. Activity will be evaluated on annual basis for renewal.	Source of Funds #1	Performance Indicator #3	2005			#DIV/0!
				2006			#DIV/0!
		Source of Funds #2		2007			#DIV/0!
				2008			#DIV/0!
		Source of Funds #3		2009			#DIV/0!
			MULTI-YEAR GOAL			0	#DIV/0!